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Every Spoke Sound

Any wheel, to stand up and be relied on for good service, must be sound in every spoke. On this principle the well-rounded organization of Standard Accident of Detroit is built.

Avail your agency of Standard's sound facilities. For Standard's pioneering in Casualty Insurance and Bond underwriting practice continues to gain ground for its 9000 capable representatives.

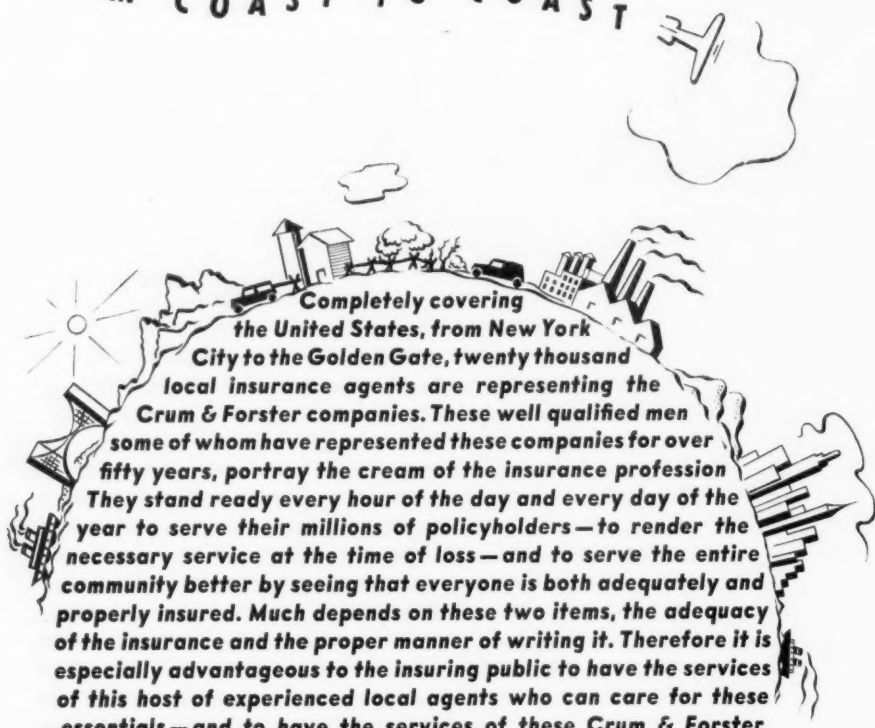
54 years of experience . . . a sturdy financial structure . . . stable, progressive management . . . seasoned field men . . . nation-wide claim service . . . efficient safety engineering . . . friendly, intelligent home-office co-operation . . . effective sales helps . . . national advertising . . . a time-honored record of fair dealing: these are the stalwart spokes of Standard's comprehensive service, which will help to forward your every project.

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Standard Service Satisfies . . . Since 1884

THURSDAY, JUNE 9, 1938

FROM COAST TO COAST



Completely covering the United States, from New York City to the Golden Gate, twenty thousand local insurance agents are representing the Crum & Forster companies. These well qualified men some of whom have represented these companies for over fifty years, portray the cream of the insurance profession. They stand ready every hour of the day and every day of the year to serve their millions of policyholders—to render the necessary service at the time of loss—and to serve the entire community better by seeing that everyone is both adequately and properly insured. Much depends on these two items, the adequacy of the insurance and the proper manner of writing it. Therefore it is especially advantageous to the insuring public to have the services of this host of experienced local agents who can care for these essentials—and to have the services of these Crum & Forster companies as background for the agents. These companies have over 700 years of collective underwriting experience from which to draw in creating sound policies for the future—and they benefit from the investment experience of directing the combined \$86,000,000 in total resources, in guiding to financial security, the essential to every fire insurance contract. Nor is it fire insurance alone that they offer—but 66 different kinds of insurance as written by the stock companies

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110 WILLIAM STREET, NEW YORK

Western Assurance Co., U. S. Branch
Incorporated 1851

British America Assurance Co., U. S. Branch
Incorporated 1833

Southern Fire Insurance Co., Durham, N. C.
Incorporated 1923

The Allemannia Fire Insurance Co. of Pittsburgh
Organized 1868

United States Fire Insurance Co.
Organized 1824

The North River Insurance Co.
Organized 1822

Westchester Fire Insurance Co.
Organized 1837

Richmond Insurance Co.
Organized 1836

Western Dept.
Freeport, Ill.

Southern Dept.
Atlanta, Ga.

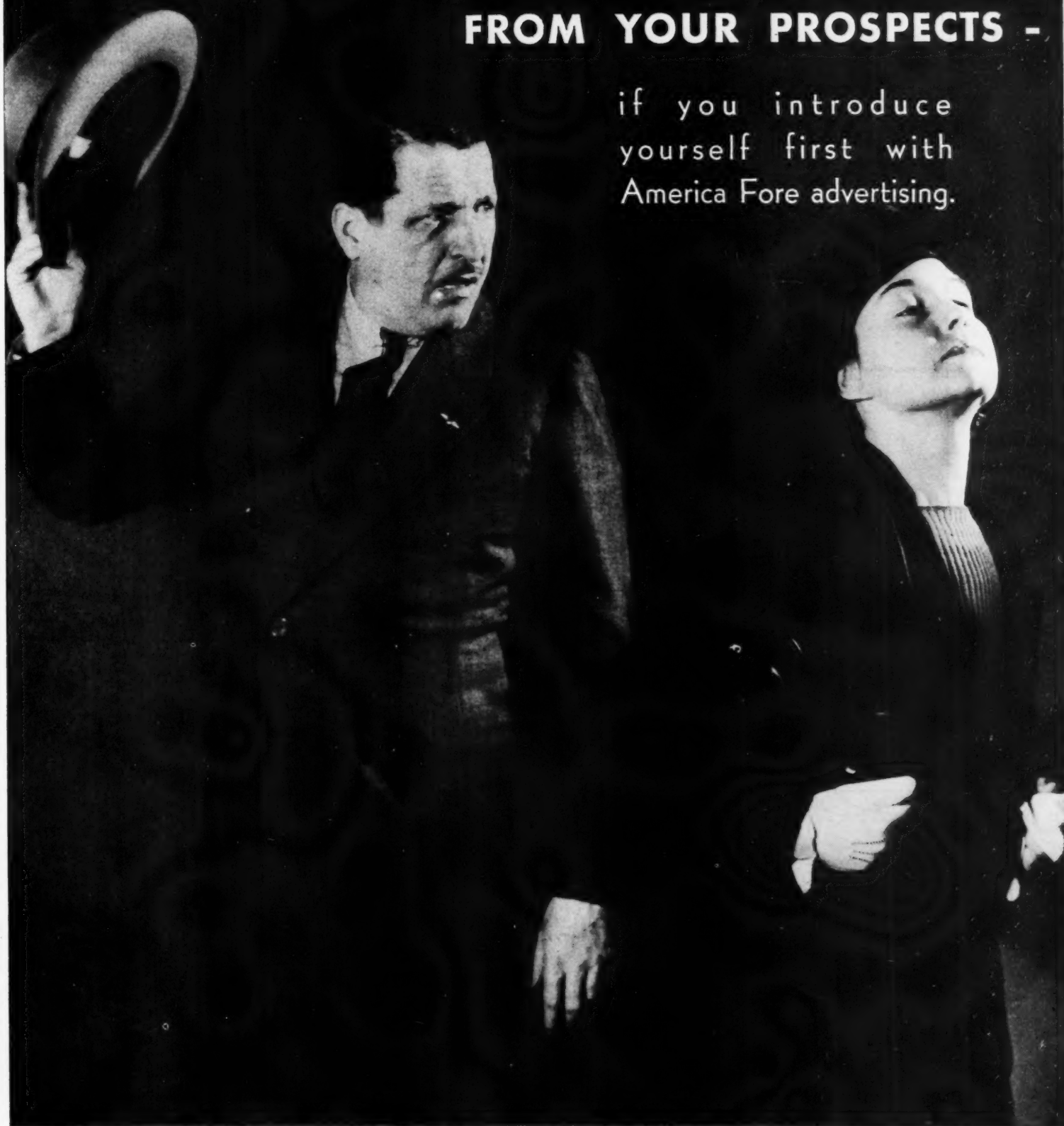
Carolinas Dept.
Durham, N. C.

Pacific Dept.
San Francisco, Cal.

Allegheny Dept.
Pittsburgh, Pa.

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yourself first with
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America Fore Insurance

THE CONTINENTAL INSURANCE COMPANY
FIDELITY-PHENIX FIRE INSURANCE COMPANY
AMERICAN EAGLE FIRE INSURANCE COMPANY
FIRST AMERICAN FIRE INSURANCE COMPANY

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THE FIDELITY AND CASUALTY COMPANY

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FRANK A. CHRISTENSEN, Vice-President

New York, N.Y.



PERSONAL EFFECTS—

When away from home
are not always in such
responsible hands.

•

HERE ARE A FEW
of the
"ALL RISKS" FLOATERS
written by
LOYALTY GROUP

CAMERA
FINE ARTS
GUN
JEWELRY
MISCELLANEOUS PROPERTY
MUSICAL INSTRUMENTS
NEON SIGNS
PARCEL POST
PERSONAL EFFECTS
PERSONAL FURS
RADIUM
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WEDDING PRESENTS

•

To keep pace with modern trends, the
alert agent must equip himself with
INLAND MARINE "ALL RISKS" facilities.

Loyalty Group, through its Inland
Marine Division, is ready to serve
agents and policyholders everywhere.

LOYALTY GROUP

Firemen's Insurance Company of Newark, N. J.
The Girard Fire & Marine Insurance Company
National-Ben Franklin Fire Insurance Company
The Metropolitan Casualty Insurance Co. of N.Y.

Milwaukee Mechanics' Insurance Company
The Concordia Fire Insurance Co. of Milwaukee
Pittsburgh Underwriters • Keystone Underwriters
Commercial Casualty Insurance Company

Western Department
844 Rush St.
Chicago, Illinois

Southwestern Dept.
912 Commerce St.
Dallas, Texas

HOME OFFICE
10 PARK PLACE
NEWARK, NEW JERSEY

Canadian Dept.
461 Bay St.
Toronto, Canada

Pacific Department
220 Bush St.
San Francisco, Calif.

BANISH WORRY—SELL "ALL RISKS" PROTECTION

The NATIONAL UNDERWRITER

Forty-second Year—No. 23

CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, THURSDAY, JUNE 9, 1938

\$4.00 Per Year, 20 Cents a Copy

Heavy Schedule for Year Reported at S. E. U. A. Meet

Rule Revisions in Southern Field Create Much Addi- tional Field Work

HOT SPRINGS, VA.—President Paul B. Sommers, head of the American of Newark, was reelected at the South-eastern Underwriters Association annual session here this week. The calendar had been cleared of practically all discussions by the executive committee at its sessions. The reports of this and other committees were presented to the full meeting of the association.

The president's address covered developments of the year, reviewing economic as well as underwriting conditions. President Sommers and the other officers were given high praise for their services.

Chief among the developments of the year was the new spirit of understanding between agents and companies and desire to present a united front against any proposal inimical to the capital stock plan of operation.

Additional Work Assignments

The membership of the association is made up of 228 companies. The year marked a further increase in work required of all departments and bureaus of the association. Necessary schedule revisions have created much field work in addition to the normal assignments. A number of schedule and rule revisions with respect to both fire and windstorm coverages were made during the year. More important adoptions included a complete revision of the use and occupancy rules and forms in conformity with the promulgation of the Eastern Underwriters Association; two new builders' risk forms, one known as the open reporting form and the other designated actual completed value form; a revision of the creosoting plant schedule and a revision of the method of rating dwellings in designated suburbs of protected cities. The annual report of Chief Engineer H. N. Pye recounted the valuable work of his department. Emphasis was laid on the resulting benefits arising from the continued special efforts in educational work along fire prevention lines. Most notable activity in this connection, was with regard to cotton storage. This class represents a large percentage of the routine inspection work. To supplement regular work literature was prepared concerning methods of fighting fires, especially at warehouses protected by automatic sprinklers. This was sent various fire chiefs throughout the cotton belt during the cotton season. According to the report, this was followed with personal visits by the field engineers, the methods of combating cotton fires being thoroughly explained to fire chiefs, property owners and warehousemen.

(CONTINUED ON PAGE 40)

Honor Truitt B. Sellers on His 40th Anniversary

COLUMBUS, O.—More than 125 former and present employees of the Ohio Inspection Bureau and the West Virginia Inspection Bureau gathered here to pay tribute to Truitt B. Sellers, manager of the two bureaus, who has just completed 40 years' service with the Ohio organization. Bernard F. Flood, Royal, was chairman of the committee on arrangements and A. R. Gibson, manager Buckeye Union Fire, was toastmaster. Both are alumni of the Ohio Inspection Bureau.

Mr. Sellers is a native of Lebanon, O. In 1898 he joined the Ohio Inspection Bureau as an inspector under J. W. Cochran and in 1902, upon Mr. Cochran's retirement, was made manager. Mr. Sellers is the dean of all inspection bureau managers in the central west, outranking all others by a safe margin of years.

Over 300 Companies

About 325 insurance companies now subscribe to the Ohio and West Virginia Inspection Bureaus, the former organization having 175 employees and the latter about 25. Only the older employees attended the dinner, the affair being primarily a gathering of alumni. Among the old-timers invited was A. W. Foster of Dayton, now more than 80 years of age, who has been with the Ohio bureau many years.

The Ohio Inspection Bureau was established in 1894 and the West Virginia Bureau in 1902, and in that time many men have received their training in insurance inspection work under Mr. Sellers and have gone out to accept positions of high responsibility with insurance companies.

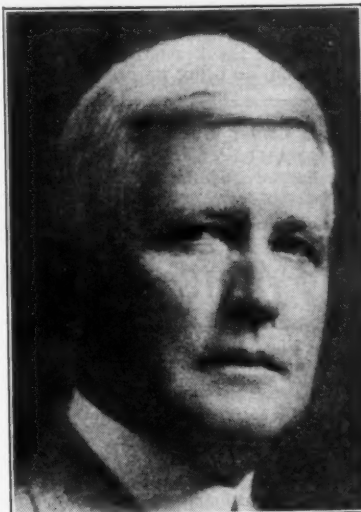
J. Monroe Shaw, superintendent of the Cleveland office of the Ohio Inspection Bureau, related some interesting experiences.

Myers Traces Development

R. A. Myers, superintendent Ohio Inspection Bureau at Akron, pointed out that during the last 40 years fire insurance rating has been revolutionized. Before the advent of the Ohio bureau there was really no standard or schedule for making rates. The agents formed what was called a "local board," employed a secretary, who was also the rating authority as well as the auditor of reports. In addition to these duties he also was supposed to keep the office clean, collect the assessments from the agents for the maintenance of the board, etc. Rates were recorded, at least in Akron, in a large ledger by the secretary, and agents belonging to the association would call for such information. No schedule was in existence for guidance in making rates, and the rater, who was also the secretary, was empowered to use his judgment, and all rates were made by comparison. Naturally, the secretary was under great obligation to his board, his employer, from whom he collected his pay. He also had difficulty in keeping the board members in line for the reason that in every instance there were two or three "rate-cutters"

who refused to join the association and observe good practices.

This system of rating, as is evident, offered no opportunity for improvements and the rates quoted or published remained in effect. Manifestly, said Mr. Myers, such a system could not endure and was superseded by what was known as the "Wampach Schedule," which was an improvement, but which was far from satisfactory, as it offered but little, if any, opportunity for the assured to im-



TRUITT B. SELLERS

prove his risk and lower his rate. It was openly charged that the inspector who rated Akron did practically all his work in his hotel room. Such haphazard methods did not produce satisfactory results and did not remain in effect very long.

In 1894, Mr. Myers continued, J. W. Cochran organized the Ohio Inspection Bureau and published a schedule, which, while a great improvement over previous schedules, was still crude. Events began to move rapidly schedule-wise, and it was not long until the present analytic system was adopted. Under this schedule the assured really makes his own rate. He is given detailed suggestions for improvements in construction, occupancy, etc., which, if carried into effect, result in greatly reduced insurance costs.

Much of the success of the present rating system in Ohio and West Virginia is declared to be due to Mr. Sellers' wise, careful, and patient guidance and management. It is recalled that when the skies were cloudy and the outlook was dark, and one did not know whether the bureau could weather the storm, Mr. Sellers never lost faith, but continued to plan and build and the bureau is now recognized as one of the best in the United States. Mr. Sellers has always been a great advocate of fire prevention and a close student of fire-fighting methods.

Of the 180 persons who attended the

(CONTINUED ON PAGE 40)

West Virginia Men Discuss Licensing and Commissions

President Pollock Urges Concentration for Action— Executive Group Busy

OFFICERS ELECTED

President—R. D. Watts, Beckley.
Vice-presidents—E. G. Jackson, Chester; E. C. Nuzum, Fairmont; C. B. Whetsell, Elkins; C. V. Feller, Mullens; Everett Sayre, Beckley; J. A. Shrewsbury, Parkersburg.
Secretary-treasurer—H. S. Ellis, Huntington.

Committee chairmen: F. L. Summers, Parkersburg, executive; L. M. Thrash, Buckhannon, finance; T. G. Neff, Wheeling, membership; G. E. Robson, Charleston, legislative; R. L. Archer, Huntington, fire prevention; R. P. DeVan, Charleston, conference.
National councillor—H. H. Keim, Elkins.

By GEORGE E. WOHLGEMUTH

PARKERSBURG, W. VA.—Current agency problems were up for discussion at the annual meeting of the West Virginia Association of Insurance Agents here. T. H. Pollock, Wheeling, president, stated in his presidential address that he believed the insurance commissioner has the authority to require reasonable qualifications for agents' licenses. He said that in the past association meetings were crowded with a multiplicity of subjects and the lack of concentration spelled disaster for the entire planned program. The purpose is to concentrate on an objective to secure the greatest good for the greatest number in furthering the aims of the American agency system.

Resolutions But No Action

For the past 25 years the association has passed a resolution favorable to requiring a stringent agency qualification law, but nothing has been done so far, Mr. Pollock said.

An intensive membership campaign is expensive and the member who is high-pressed into the association does not long remain in the fold. The association is now stronger numerically than it was last year, he said.

R. D. Watts, Beckley, chairman of the executive committee, told of the work of his committee with the West Virginia Uniformity Association in an effort to obtain an average compensation of 23½ percent to agents. Fifty-three items are in the 15 percent class.

The executive committee is endeavoring to secure the elimination of the ¾ value clause in the West Virginia valued policy law. It is working on an adequate insurance program for state-owned properties. It is seeking to eliminate the appointment of salaried county farm agents by mutual companies and illegal

(CONTINUED ON LAST PAGE)

Grand Nest Convention Program at Los Angeles

Blue Goose Arrangements Committee Announces the Schedule for the Big Splash

The general arrangements committee of the California Blue Goose at Los Angeles has completed plans for the grand nest meeting which will start the afternoon of August 23 with a golf tournament. V. W. McKinney, 702 Fidelity building, Los Angeles, is general chairman. He is connected with the America Fore. There are two vice-chairmen, R. E. Alderman, special representative of Royal-L. & L. & G., and D. M. Cristian. J. Clark Buchanan, who is associated with the Automobile Club, Southern California Insurance Exchange, is most loyal grand gander and will preside over the business sessions. The program is as follows:

Tuesday, August 23

1:00 p. m.—Cars leave Biltmore Hotel for golf tournament, Wilshire Country Club.

1:30 p. m.—Sightseeing trip for ganders to Hollywood, Beverly Hills and Bel-Air, the homes and estates of many celebrities; Santa Monica, on the shore of the Pacific Ocean. Special trips to be arranged for visiting ladies.

Evening—Dinner Dance at the Biltmore.

Wednesday, August 24

9:30 a. m.—Opening of Grand Nest Convention.

10:30 a. m.—Model Initiation by San Francisco Pond—Ganders only.

12:15 p. m.—Men's luncheon.

1:15 p. m.—Ladies' sightseeing trip through Hollywood, Hollywood Bowl, natural amphitheater; Beverly Hills, tea at the home of Gander and Mrs. Eugene Davis; Bel-Air and Westwood through hillside estates; Santa Monica and the shores of the Pacific.

2:00 p. m.—Business meeting.

Evening—Open.

Thursday, August 25

9:30 a. m.—Business meeting.

12:15 p. m.—Joint Luncheon—Ladies and Ganders will be presented a program of unusual interest typifying early California history.

2:00 p. m.—Memorial service—Ladies and Ganders.

2:45 p. m.—Business meeting.

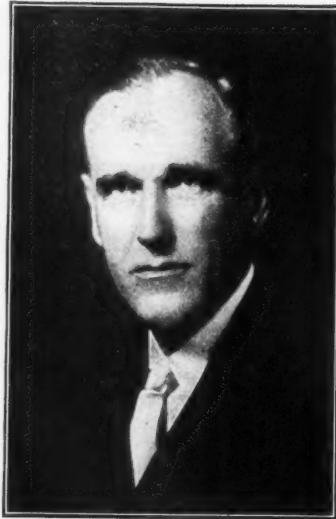
7:30 p. m.—Good fellowship banquet and dance to be held in the ball room of the Biltmore. The finale of the convention and tribute to the Grant Nest.

C. H. Williams has been named president of Jenner Insurance Agency, Seattle. He is active in the King County Insurance Association.

Thomas C. Moore Rounds Out 50 Years of Service

Thomas C. Moore of Philadelphia, vice-president and manager of the Potomac, is on an agency trip accompanied by Mrs. Moore. They are driving in their automobile and will visit a number of points in the central west. Mr. Moore July 1 will round out 50 years of service in the business. He is a native of La Porte, Ind., and his early insurance experience was with the Duluth Inspection Bureau. He then was connected with a local agency there. He went with the Royal's western department in Chicago when J. A. Kelsey was assistant manager. He was one of the chief examiners. Mr. Kelsey became manager of the Aachen & Munich in 1896 and he took Mr. Moore with him as chief clerk. In 1907 Mr. Moore became superintendent of agencies of the Great American for eastern Canada with headquarters at Toronto. In 1913 he was elected vice-president of the Potomac, which is owned by the General Accident. Half of his 50 years have been spent therefore in the service of the Potomac.

At Hot Springs



PAUL B. SOMMERS, Newark, N. J.

Paul B. Sommers, president of the American of Newark, holds two other presidential offices, one being head of the National Board over which he presided with dignity and ease the latter part of May. This week he is at Hot Springs, Va., presiding over the deliberations of the Southeastern Underwriters Association, he being its president.

Lloyds Cover Barred

ST. PAUL—The Minnesota department has advised the manufacturers of a life guard device that they will not be

Companies Contesting the Connecticut Tax Ruling

Contend That Their Agents Are Not Employees Under the Compensation Act

HARTFORD—Insurance companies have started a fight against the claim by Connecticut that their agents are employees within the meaning of the state unemployment compensation act, and that they must pay taxes on the earnings of agents. A writ was filed in the Hartford county superior court by the Northwestern Mutual Life, asking an injunction to prevent the labor commissioner from collecting the tax. All companies doing business in the state through general agents will be affected by this decision, which Deputy Attorney General O'Connor points out is the first judicial test of this phase of the law, though it is in effect in several states.

An opinion was handed down some weeks ago that insurance agents are employees and that the companies which employ them are subject to the tax. The Northwestern Mutual claims that it has no office in Connecticut, doing all its business through a general agent, G. B. Dorr of Hartford, who makes arrangements with the district and special agents, but the company makes no direct contracts with them.

The company cites the ruling of the Bureau of Internal Revenue at Washington, D. C., which holds that insurance agents are not employees within the meaning of the social security act.

permitted to sell insurance along with the guard through London Lloyds, which is not licensed in Minnesota.

Connecticut Agents Hold a Midyear Convention

President L. F. Whelan in Charge of the Meeting Held in Hartford

HARTFORD—The mid-year meeting of the Connecticut Association of Insurance Agents is being held at the Wampanoag Country Club with L. F. Whelan of Greenwich, president, presiding. W. H. Wiley, president of the Hartford Board, gave the welcome and the response was made by E. S. Cowles of Hartford, chairman of the committee on arrangements. One of the main talks was given by Commissioner Blackall of Connecticut. P. W. Franklin of Norwich, chairman of the membership committee, reported on the work that is being done in the effort to enlarge the roll. Much of the time was given to general discussion of the present agency qualification law and suggestion for its improvement, the safe driver reward plan for automobile liability and property damage insurance and rules on brokerage. The afternoon was devoted to outdoor sports.

Commissioner Blackall's Talk

Citing some instances that had gone to the court and others that had only reached the department, in which through the carelessness of agents or the failure of agents to advise the assured properly to read their policies, Commissioner J. C. Blackall pointed out the desirability of more thorough training in the agency field and the necessity of a keener appreciation on the part of agents affecting policy coverage.

Mr. Blackall cited the Misholoff case, in which the purchaser of a car told his insurance agent that he wanted fire and theft insurance on the car. No questions were asked by the agent about the nature of the purchaser's title. The line was brokered through an agent who, in turn, failed to ask any questions and the policy was issued showing the usual sole and unconditional ownership clause. The car was stolen. The lower court awarded \$3,000 and the supreme court of errors in Connecticut reversed this judgment on the ground that the policy terms had been violated, and issued an order allowing the assured only the return of premiums paid.

Mr. Blackall continued that, "In spite of all the unkind things that have been said about the NRA, I think it is safe to say that more and more, business in general is recognizing the wisdom of cooperative effort towards the elimination of unfair and unethical business practices which have a tendency to injure all those engaged in any particular line of business enterprise. The insurance business, by its very nature, depends largely on the confidence that sound companies and capable and ethical agents have established for it over a period of years. One of the important functions of our department is to make certain that that confidence is not jeopardized or lessened and it is also through the efforts of an organization such as yours that much can be accomplished along these lines. Most opinions—good or bad—of the insurance business are the result of the policyholders' dealings and contacts with agents, and our department is never unmindful of the importance of keeping out of the business any influences that might tend to undermine the high principles that your organization is striving to maintain.

"As I sit at my desk in Hartford and see some of the claims and complaints that are brought to the attention of our department involving, as they so frequently do, the acts of an agent, I am more and more impressed with the tremendous responsibilities that are connected with the sale of an insurance policy and I often wonder just how many of our agents fully realize and appreciate the responsibility that is theirs."

THE WEEK IN INSURANCE

West Virginia Association of Insurance Agents holds its annual meeting at Parkersburg. Page 3

Annual meeting of the Southeastern Underwriters Association is being held this week at Hot Springs, Va. Page 3

T. B. Sellers, manager Ohio and West Virginia Inspection Bureaus, honored on his 40th anniversary. Page 3

Extended coverage endorsement, with some variations, put in effect in Southeastern Underwriters Association territory. Page 5

Commercial Union-Ocean Accident coordinate their activities. Page 15

John A. Neale resigns as chief engineer of the Chicago Board to go with the Underwriters Laboratories. He is succeeded by E. F. Reske. Page 6

Federation of Mutual Fire Insurance Companies holds its annual underwriters conference at Albany. Page 6

Mid-year meeting of the Connecticut Association of Insurance Agents was held this week at West Hartford. Page 4

Program is announced for annual grand nest convention of the Blue Goose at Los Angeles. Page 4

William M. Houston has been made secretary of the Northern Assurance and London & Scottish. Page 5

Chattanooga Insurance Exchange claims Governor Browning is showing favoritism in placing \$10,000,000 new insurance. Page 6

A. G. Whitelaw, general adjuster at the head office of the Commercial Union, will retire and be succeeded by D. B. Sherwood. Page 11

Fred C. Bertinax, executive state agent in the western department of the Hanover and Fulton, is made assistant secretary. Page 14

Insurance companies contest the Connecticut ruling that their agents are employees under the unemployment compensation act of the state. Page 4

Insurance Commissioner S. L. Carpenter of California resigns to become manager of the Pacific Board of Fire Underwriters. Page 5

National Accident & Health Association holds annual meeting in Cleveland, E. H. O'Connor elected president. Page 19

Proposal to apply the workmen's compensation principle to the automobile accident field is debated at constitutional convention committee hearing in Albany, N. Y. Page 21

Safe driver plan not in violation of anti-rebate laws in Ohio, attorney-general holds. Page 21

A bill that is pending in Congress to provide for organization of a federal insurance company to write truck insurance, will not be passed at this session. Page 22

Marked development in cooperative medical and hospitalization plans outlined by W. T. Hammer at National Accident & Health Association meeting. Page 20

The Surety Association of America has made a number of changes in blanket bond No. 16 written for building and loan associations and similar bodies. Page 19

Conference of the claims bureau of the Association of Casualty & Surety Executives brings out the public duty in safeguarding payment of insurance benefits. Page 22

B. C. Taylor of Baltimore, at West Virginia agents' meeting, stresses cultivation and service as factors in building successful insurance business. Page 21

Hartford executives are pleased at the reduction seen in automobile accident fatalities in recent months. Page 19

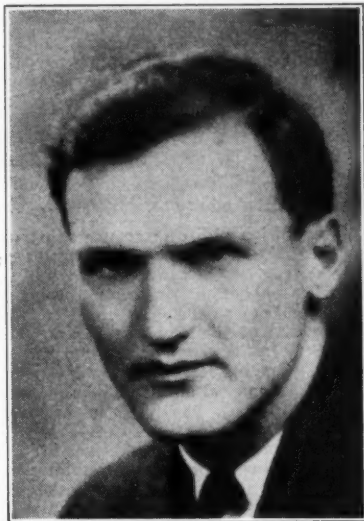
E. H. O'Connor leaves United States Casualty to become assistant secretary and manager of the accident department of the Bankers Indemnity. Page 21

Northern Assurance Makes W. H. Houston Secretary

Has a Full Experience in Various Capacities in Insurance Work

NEW YORK—W. M. Houston is now secretary of the Northern Assurance and London & Scottish. This promotion is in appreciation of the fine service he has performed since his connection with the organization three years ago.

A native of Denver, and a son of M. E. Houston, president of the Title



WILLIAM M. HOUSTON

Guarantee Co. of that city, Secretary Houston began his business career in 1927, following graduation from the University of Colorado, his first connection being with the Niagara Fire in this city. Within 12 months he equipped himself for a field position and was appointed assistant special agent in Virginia, West Virginia, Maryland and District of Columbia. In 1929 he was further advanced to special agent of that company and that of the affiliated Maryland, for West Virginia.

Sent to Southern Field

Having again made good, he was transferred to the Florida east coast in 1930 as special agent for the six fire companies embraced in the America Fore group, which had meantime purchased control of the Niagara Fire and the Maryland and 12 months later was named manager of the automobile, inland marine and general cover departments for the group's southern department at Atlanta.

In the fall of 1935 Mr. Houston became executive special agent of the Northern Assurance, traveling for it from this city in all territory east of the Rocky mountains. Within a year he was appointed assistant secretary with supervision over the general cover business countrywide, as well as having immediate jurisdiction over the Middle Department states and West Virginia, duties he will continue to discharge as well as performing others of a general nature.

While among the younger generation of fire underwriters, Mr. Houston has earned a high reputation for his general knowledge of the business, and particularly as to general cover and inland marine lines.

Bryson Corbett has opened an insurance agency at 216 North Third street, Albuquerque, N. M. He will handle all lines and will represent the Aetna Life. Mr. Corbett has been with the Clinton Anderson Agency for three years.

E. A. Fitts, 77, veteran agent of Haverhill, Mass., died at a Boston hospital. He had conducted an agency there since 1903.

Extended Cover Endorsement in Southeastern Territory

ATLANTA—With two important differences, the new extended coverage endorsement has been put into effect in Southeastern Underwriters' Association territory, replacing the old supplemental contract. The \$25 limitation clause on windstorm losses and the coverage on loss of use when the endorsement is attached to policies covering residences and household furniture have been retained. Both these features were in the old S.E.U.A. supplemental contract. Otherwise, the form is the same as the endorsement drawn up by a nationwide committee for uniform use and put into effect in eastern and middlewestern states last fall.

New Form Is Shorter

The new form is considerably shorter than the old S.E.U.A. contract and uses the same language as the nationwide extended coverage endorsement, except for the two additional features. The hazards covered are listed as windstorm, cyclone, tornado and hail, explosion, riot, riot attending a strike, aircraft, smoke and vehicles. The endorsement specifically states that it does not increase the amount or amounts of insurance provided in the policy to which it is attached. The uniform term "extended coverage endorsement" is used, with the old expression "supplemental contract" indicated under the heading in parenthesis. A uniform form has been published for Alabama, Georgia, North Carolina and South Carolina.

Covers Sit Down Strikes

The principal changes from the old supplemental contract are in the riot section. The new endorsement specifically includes damage as a result of sitdown strikes, whether this condition legally amounts to a "riot" or not, by covering "direct loss or damage by acts of striking employees of the owner or tenant(s) of the described building(s) while occupied by said striking employees." The riot clause specifically excludes loss from change of temperature or interruption of operations and, when the endorsement is attached to a policy covering use and occupancy or other indirect hazards, loss due to interruption of business by a strike or to interference with rebuilding or repairs or resumption of business is specifically excluded.

Terms Are Dropped

The terms "civil commotion" and "insurrection" are dropped and the clause excluding war risks has been strengthened considerably and worded so as to exclude "undeclared wars." This is the same wording as is employed in the nationwide extended coverage endorsement. A similar change was recently made in the standard riot and civil commotion policy, except that "civil commotion" was retained in the latter contract.

The glass pro rata distribution clause, found in the standard explosion policy and in the uniform extended coverage endorsement is in the S.E.U.A. form. This was not in the old supplemental contract. The new endorsement excludes damage done by boats under the vehicle damage section, by defining a vehicle as one "running on land or tracks." Coverage is not restricted to "motor vehicles" or "self-propelled vehicles."

Windstorm Franchise Clause

It is generally understood that the long delay in adopting the extended coverage endorsement in southeastern territory was due to a difference of opinion as to whether the form should be adopted exactly as used in other jurisdictions or whether the two special features of the old S.E.U.A. form should be retained. Apparently, proponents of the old form have won their point. The limitation clause on windstorm losses is not

a deductible, but is similar to the "franchise clauses" frequently found in marine policies. It provides that there shall be no liability under the windstorm section for loss or damage by any one windstorm unless the loss to the interest of the assured exceeds \$25. If it exceeds this sum, the loss is paid in full.

Rental Value Feature

As in the old supplemental contract, the rental value feature applies if the extended coverage endorsement is attached to fire policies covering dwellings, their contents and outbuildings. Coverage is limited to 10 percent of the amount of fire insurance under the basic policy and one-twelfth of this amount applies to each month that the building is rendered untenable as a result of a hazard covered by the fire policy or by the extended coverage endorsement.

Only in the southeast has this provision been included in either the old supplemental contracts or the new extended coverage endorsement. It has been criticized on the ground that it mixes an indirect damage coverage with a contract adding protection against specific perils. Opponents also question its practical value to the assured because the rental value coverage is a part of and not in addition to the limit of liability and hence a total loss would result in no rental value coverage being available at the time the assured would probably need it most. However, agents in S.E.U.A. territory maintain that it has sales value and that is probably why it was retained.

California Agents to Meet Oct. 24-26 in Fresno

OAKLAND, CAL.—The 1938 annual convention of the California Association of Insurance Agents will be held Oct. 24-26 in line with decision reached by directors at a meeting in Oakland. Fresno was selected as the convention city at the board meeting in December.

Because of increased activity the directors voted hereafter to devote two days to board meetings, which are held twice annually, in the spring and fall.

A feature was reports of committee chairmen. Membership, Chairman C. E. White, vice-president, reported, was 1,315, approximately the same last year at this time. C. W. Carpenter reported on accident prevention, E. R. Pickett on casualty lines and safe driver reward plan, with a resume of meetings held with company officials on this subject; Lawrence Wraith on compensation, covering the recent hearing on the proposed retrospective rating plan; S. F. Hammond, Jr., on Business Development, recounting work of the fieldmen's committee and the association, 12 groups now working throughout the state; and H. J. Thielen on progress of the rural agents and farm committee.

The directors decided to appoint a legislative committee at once. Formerly the appointment was not made until the new administration took office in the non-legislative year. It was felt in view of many matters proposed in the way of initiative measures pertaining to taxation and other subjects of interest to agents, the committee should be appointed and proper study given to the proposed measures prior to convening of the legislature.

Report was given on study classes conducted by the association in conjunction with the extension division of the University of California under direction of R. L. Patterson, showing 170 students completed the spring course. The course will be continued this fall, even greater enrollment being expected.

Carpenter Resigns from California Department

Insurance Commissioner to Be Manager of Pacific Board of Fire Underwriters

SAN FRANCISCO.—Commissioner S. L. Carpenter resigned this week effective July 15 to become manager of the Pacific Board. H. F. Badger, present secretary manager of the board, is to remain as secretary.

In presenting his resignation Mr. Carpenter made a public statement in which he said: "As I have previously stated in public utterances, it has been my desire to retire from public life to assume a position in the insurance business, to which I have devoted practically my entire life. I should like it to be known that the financial security for myself and family and the added opportunity for the future which a state position does not afford, were the sole motives for my resignation."

He expressed "considerable reluctance" to part from the service of the state which he has served as commissioner since March, 1935.

The appointment of Mr. Carpenter to the managerial position was confirmed by a full meeting of the Pacific Board Tuesday.

Mr. Carpenter's Career

Mr. Carpenter is vice-president of the National Association of Insurance Commissioners and is now on his way to Quebec to attend the annual meeting. He was born April 11, 1890, at Denver and he attended the University of Colorado and later the University of California. He had been engaged continuously in the insurance business since he graduated from college until he was appointed commissioner. For 14 years he was with Rule & Son, insurance agents and brokers at Los Angeles, the last four being vice-president and general manager. He is regarded as one of the most competent insurance commissioners. Had he remained in office he undoubtedly would have been elected president of the commissioners association next week.

National Meet Reservations Are Now Being Received

ST. PAUL—Reservations for the fall meeting of the National Association of Insurance Agents continue to pour in at convention headquarters in the Guardian building. They are being handled as expeditiously as possible.

The St. Paul Insurance Exchange's plans for entertaining the National Association of Insurance Agents were outlined at the quarterly meeting this week.

The several standing committees have swung into action, the idea being to get things well in hand before the vacation season gets too far advanced.

Plan Minnesota Meeting

It now seems reasonably certain that the Minnesota Association of Insurance Agents will hold its annual meeting the same week as the national, probably the first two days of the week.

Advance information from the companies indicates that they are planning plenty of entertainment for the delegates to the national gathering. It is conceded that late September will be an ideal time from the weather standpoint for outdoor activities in connection with the convention.

A meeting of the registration committee was held during the week and the other convention committees are rapidly getting organized.

Julie M. Hannaford, chairman of the publicity committee, has gone east on a combined business and pleasure trip that will include a class reunion at Yale.

Neale Leaves Chicago Board To Go with Laboratories

Becomes Engineer of Protection Department — Elmer Reske Named Acting Chief Engineer

John A. Neale has resigned as chief engineer of the Chicago Board, a post he has held for 14 years, to become engineer of the protection department of the Underwriters' Laboratories.

Mr. Neale will be succeeded by Elmer F. Reske as acting chief engineer. Mr. Reske, who has worked under Mr. Neale for 14 years, was graduated from Armour Institute of Technology in 1924.

Mr. Neale will join the staff of the Laboratories on June 16 and he is to have charge of the examination, testing and classification of retardants and fire-resistant building materials such as fire doors, fire windows, walls and partitions of various constructions, roofing materials, vaults and safes. Having served for many years as a member of the Laboratories' fire council, Mr. Neale has a long standing knowledge of and familiarity with the work of the department. The fire council, a group of outstanding specialists, act as an advisory body and review reports of tests conducted by the protection department engineers on new and unusual materials.

Reorganizes Inspections

On joining the Chicago Board in 1924 as chief engineer, Mr. Neale undertook the reorganization of the engineering and inspection departments. His duties also consisted of conducting inspections of the fire-protection and construction of high valued industrial and mercantile properties and reporting on these to the stock fire insurance companies. This work, together with the inspection, testing and rating of 100 municipal fire departments in Cook county, which are not examined by the engineers of the National Board, has resulted, since 1924, in a marked reduction in fire losses in this type of property although the number of risks covered has increased year by year. Mr. Neale has also had much to do with determining the insurance rate on these properties and this phase of his activities was extended some years ago to cover not only fire but also sprinkler leakage, windstorm, explosion (except boiler), riot and civil commotion and other related hazards.

Mr. Neale was also one of the fire-prevention consultants for the Century of Progress fair in Chicago which experienced fire and windstorm losses of only \$9,400, an insignificant sum when contrasted with the values involved.

With Tennessee Bureau

From 1919 to 1924 Mr. Neale was with the Tennessee Inspection Bureau of Nashville in charge of the inspection and engineering work. A state-wide survey made under his guidance of all municipal fire protection in the state, including tests of water works, fire departments, fire alarm systems, police departments, building laws and ordinances and structural conditions, resulted in all municipal fire departments in the state adopting the standard-thread hose coupling, thus eliminating confusion and making equipment universal in its use. Tennessee was the first state to thus standardize on hose couplings.

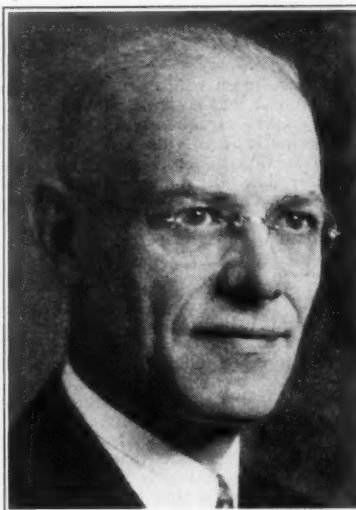
Prior to serving with the Tennessee Inspection Bureau Mr. Neale saw service in France with the 46th coast artillery corps.

John Neale was born in Saugus, Mass., and received his formal engineering training at Tufts College where he was graduated in 1915.

Active in Organizations

Mr. Neale has been active in committee and organization work. He is chairman of several committees of the Western Conference of Special Risk Underwriters and of the engineering

Active in West



H. R. THIEMEYER

H. R. Thiemeyer, manager of the brokerage and service department of the North America in Chicago, was recently appointed chairman of the Western Explosion Conference. He is one of the best posted fire insurance technicians in the west and his counsel is sought in numerous undertakings. He is frequently billed at insurance gatherings to elucidate various forms of coverage. He is vice-chairman of the Western Sprinkler Leakage Conference and is chairman of the actuarial committee of that group and a member of its executive committee. He is a past president of the Western Conference of Special Risk Underwriters and is a member of the Interstate Underwriters Board committee and uniform inspection report committee. He is a member of the special committee of the National Board advisory engineering council on processes, hazards and protection involved in the manufacture of spirituous liquors.

Mr. Thiemeyer suffered broken ribs and other injuries a few weeks ago in an automobile accident near Chicago. He has been back on the job for some time. Mrs. Thiemeyer was also injured.

American Management Group Elects Three Insurance Men

NEW YORK—J. H. Nickell, insurance manager Philadelphia Electric Co., was reelected at the American Association annual meeting as vice-president in charge of the insurance division. J. L. Madden, vice-president Metropolitan Life, was elected treasurer.

A former insurance executive, Dudley Cates, vice-president Commercial Investment Trust, was elected a director. He was for a number of years with Marsh & McLennan.

Inter-Ocean Entertains Employees

CEDAR RAPIDS, IA.—Inter-Ocean Reinsurance employees and their guests were entertained at a formal dinner dance. Special guests including Mr. and Mrs. Joe Campbell of Oakland, Cal., Mr. and Mrs. Alonzo Church, New York City, Commissioner Pew of Iowa, and Robert McKee, Des Moines, chief of examiners, and Mrs. McKee.

section of the Bureau Managers Conference.

For over five years Mr. Neale has given a series of lectures on fire protection to Northwestern University senior engineers. Mr. Neale succeeds Fitzhugh Taylor, recently retired head of the protection department.

Mr. Neale will be guest of honor at a dinner given by the board on June 15.

Chattanooga Body Blames Governor for Favoritism

Asserts Only One Agent in City Participating in New \$10,000,000 Program

CHATTANOOGA—An imbroglio in which Governor Browning of this state and the Chattanooga Insurance Exchange are the principal adversaries is attracting the attention of political observers, insurance men and interested bystanders. About two weeks ago the Chattanooga Exchange adopted resolutions claiming the governor was showing favoritism in placing some newly appropriated \$5,700,000 state insurance with friends of the administration. The \$5,700,000 is the governor's figure. The Chattanooga Exchange claims the amount is closer to \$10,000,000.

The Chattanooga body further asserts that only one agent of this city has been given any of this new state business, adding that there are 874 persons engaged in the stock insurance business in Chattanooga and pay state taxes amounting to \$122,338 a year.

Declares Statement False

Governor Browning retorted that "every statement in the resolution of the Chattanooga Insurance Exchange is false." In a letter to the group he stated: "We have contracted about \$5,700,000 in insurance to more than 150 agents in the state; in fact, to more than twice as many agents as ever held state business before." He further declared that 10 Chattanooga agents, and not merely one, write state insurance, and that having satisfied himself concerning the identity of the agent who "fomented" the charges against him, was cancelling that agent's policies and asking for return of unearned premiums.

The Chattanooga Exchange then asked the governor to publish a list of the 150 agents to whom he referred, specifically requesting he name those who had received the \$5,700,000 or more new business as differentiated from those holding renewal business originally granted by his predecessors.

Fred Hixon, correspondent of the "Chattanooga Times" in Nashville, reports that \$3,200,000 of this new business has been awarded four agents, two of them state representatives, and a third, a member of the state election commission. All four, according to Mr. Hixon, are close political friends of the governor. Editorially the "Chattanooga Times" said: "The quickest way to clear up the entire matter would be for the governor to make public the list for which the Chattanooga Insurance Exchange has asked."

"This is going to be a fight to the finish," declared President W. S. Keese, Jr., of the Tennessee Association of Insurance Agents, who is also an active member of the Chattanooga Exchange.

Associated Adjusters Has Lost Its Appeal Suit

The Associated Adjusters of Milwaukee against which concern the Post Office department issued a fraud order brought an action to restrain the officials from enforcing the order. Chief Justice Wheat of the United States district court of the District of Columbia has dismissed the Associated Adjusters suit. The outfit has 20 days in which to make an appeal to the U. S. court of appeals for the District of Columbia. Unless the higher court reverses the decision of the lower court the fraud order will stand. The mail addressed to the Associated Adjusters has been impounded since the issuance of the order. This outfit advertised extensively throughout the country and got a horde of people to send in \$5 bills together with other remuneration.

Pink Addresses Meeting of Mutual Federation

Cites Soundness of Record Made by Fire Insurance Companies During Depression Years

ALBANY, N. Y.—The record made by fire companies during recent years was cited as an indication of the essential soundness of the nation's economic fabric, and as a reason for confidence in the future, by New York's superintendent of insurance, L. H. Pink, at the annual underwriters' conference of the Federation of Mutual Fire Insurance Companies. The attendance of more than 100 mutual company executives was the largest in its history.

Mr. Pink discussed some of the aspects of competition between the mutual and the stock companies in the fire field, and pointed out the regulatory problems which are arising today in connection with the activities of insurance counsellors.

Professional Activity

Recognition of fire insurance as a professional activity in which the well-being of the policyholder should be fundamental, and emphasis upon the mere selling of more insurance viewed in its proper perspective, was urged by F. P. Bennett, Jr., editor "United States Investor," Boston. He pointed to the progress which mutual companies have made in recent years as evidence of their sound management, but advised that they become more aggressive in the telling of their story to the public.

The executives were welcomed by President F. P. Bishop of the National Association of Mutual Insurance Companies, who is secretary of the Pawtucket Mutual Fire, Pawtucket, R. I.

Among the leaders of the technical discussions which formed the backbone of the two-day program, and their subjects, were: "Personal Property Floaters," E. J. Raabe, Central Manufacturers Mutual, Van Wert, Ohio; "What Is Desirable Business?" K. E. Greene, Berkshire Mutual Fire, Pittsfield, Mass.; "Desirability of Appraisals," Gage McCotter, Grain Dealers National Mutual, Indianapolis; "Comprehensive Coverage on Automobiles," H. M. Wardwell, Middlesex Mutual Fire, Concord, Mass.; "Assignment of Policies," Harry Harrison, Worcester Mutual Fire, Worcester, Mass.; "Use and Occupancy on Extended Coverages," J. A. McCormick, Pennsylvania Lumbermen's Mutual Fire, Philadelphia; "Relationship of Accounting and Underwriting Departments," John A. Arnold, Federal Mutual Fire, Boston.

Wins Tax Suit

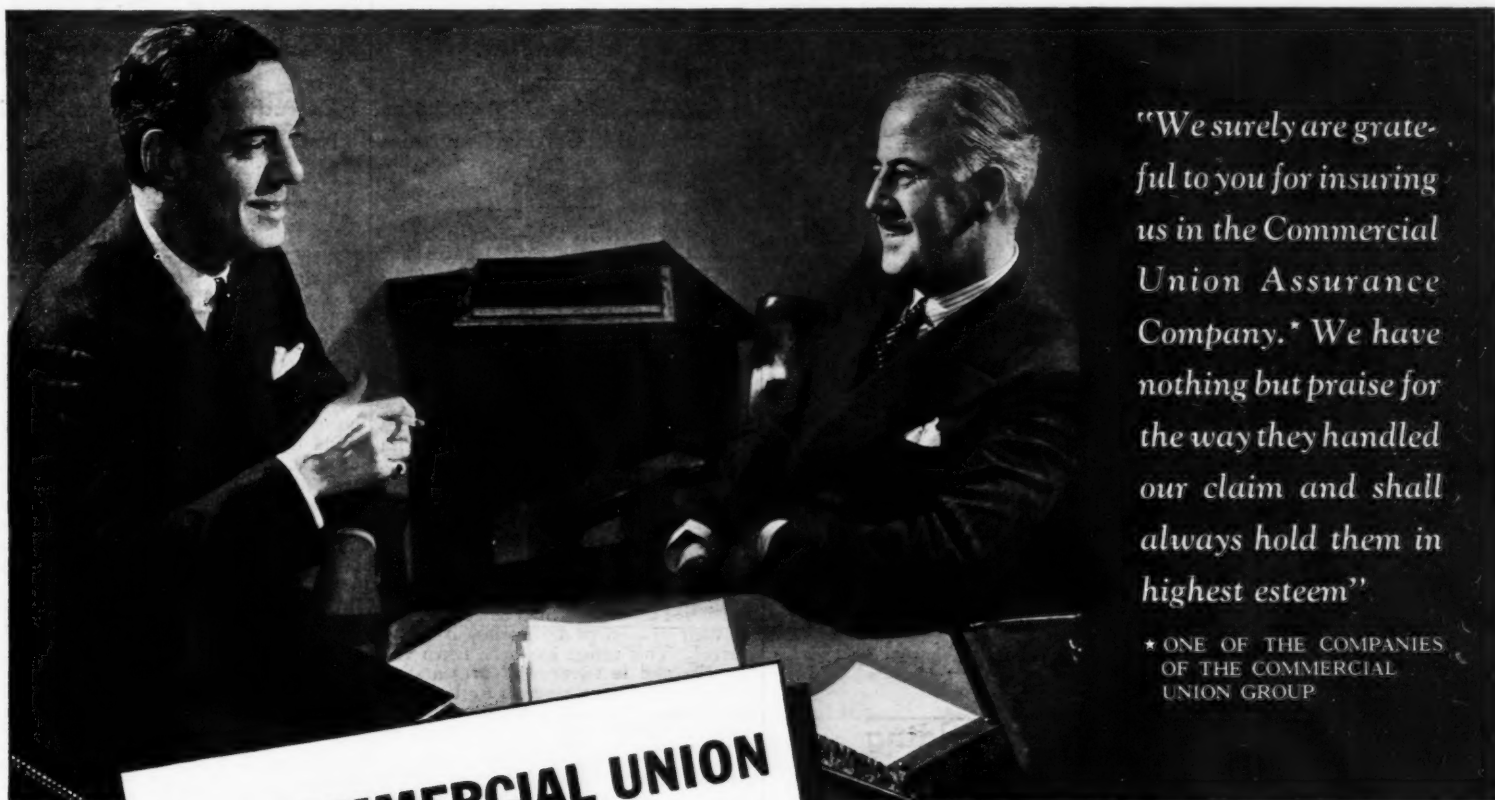
BALTIMORE—The Fidelity & Guaranty Fire has won a suit in which it contested the right of Commissioner Hanna to impose a 2 percent premium tax on 1937 premiums. The Baltimore city circuit court granted a permanent injunction to prevent collection of the tax. The commission had proceeded under the law passed in 1937, which increased the tax from \$1 to \$2 for each \$100 of assessment. The company contended that it was not liable for the increase of the tax on premiums for 1937 and the court sustained this view.

Elem Made Secretary

B. J. Elem, Kansas state agent and former assistant secretary of the Central States Fire of Wichita, was advanced to secretary at a directors meeting in Wichita, which was attended by President Roy E. Eblen of Hartford.

Transportation of Chicago has been licensed in New Jersey.

The **Excelsior of New York** as of May 1 shows assets \$768,509, premium reserve \$297,000, capital \$250,000, net surplus \$176,398.



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California's Declaration Creates Much Interest

State Local Agents Association
Successful in Getting Companies
to Sign

SAN FRANCISCO—More than 80 percent of the managerial offices and general agents domiciled in California are now signatories to the "declaration of guiding principles" of the California Association of Insurance Agents, which means that more than 225 fire, casualty and surety companies are now operating under the provisions of the "declaration," according to Frank Colridge, executive secretary. The number of offices signatory are now in excess of 78 with the addition of 11 which signed in May.

In making his report, Mr. Colridge says: "Reports received from agents throughout the state are that many signatory offices have instructed their field men to terminate agency appointments that are in conflict with the spirit of the agreement. Some field men have discontinued already as high as 30 agencies in their respective territories, it is reported. This action has been taken voluntarily and in advance of presentation of out-of-line appointments by the state association's special committee. Such support augurs well for the success of this program."

Advice from Officials

D. B. Goldsmith, San Diego, president of the California Association, and Elmer White, Oakland, vice-president, found considerable interest in the plan and its operation at the mid-year meeting of the National Association of Insurance Agents in Hot Springs. Mr. Goldsmith explained the historical background of the "declaration." Mr. White elucidated the text and its interpretation. Both officials, however, were firm in their advice to other interested associations that no action should be taken until the agents had been fully advised of their responsibility under such a "declaration," and that an educational campaign such as was conducted in California prior to adoption of the plan is advisable.

Canadian Superintendents to Meet in Victoria Aug. 22

The Canadian Association of Insurance Superintendents will hold its annual conference in Victoria, B. C., Aug. 22-25. Superintendent McNairn of Ontario will report on the work of the committees on automobile insurance legislation; standard forms, uniform definitions and interpretation of underwriting powers, and accident and sickness legislation.

Superintendent Lafrance of Quebec will report for the committees on valuation of securities and free insurance evils. The report of the annual blanks committee will be presented by Superintendent Heath of Manitoba. Superintendent MacLachy of New Brunswick will report on licensing and regulation of insurance agents. Superintendent Garrett of British Columbia will report on life insurance and Superintendent Fisher of Saskatchewan on fire insurance.

Officers of the Organization

Mr. Fisher is president, Mr. Garrett, vice-president, and Mr. McNairn, secretary-treasurer.

The agenda in general arises out of the proceedings of the 1937 conference held at Toronto, the legislation and other regulations which were then considered and referred back to the committee. It was specifically recommended at last year's meeting that interested persons or companies should submit briefs concerning the repeal of the limitation on the term of fire contract on mercantile and manufacturing risks.

There will be a report on the proposed

Credit Men Appreciate Necessity for Insurance

Executive Secretary of Their
National Association Speaks at
Pennsylvania Insurance Days

H. H. Heimann, executive manager National Association of Credit Men, speaking before the fire insurance session at Pennsylvania Insurance Days convention in Philadelphia, said appreciation of insurance coverage by a credit executive results from the almost daily experience in his work. The credit executive is usually in charge of the insurance. A modern credit executive could hardly continue long in his work, he said, were he not conscious of the protection afforded by proper insurance.

The credit man follows the ordinary course of credit investigation in regard to a customer and assuming that results of that inquiry are acceptable, he checks the insurance. He knows that a catastrophe can wipe out capital, that death may destroy capacity over-night. In cases where the credit risk is of a special nature the question of insurance as to fire as well as other important possible contingencies is investigated very closely, he said. Credit executives know the terrible toll, he declared, that has been taken in business because of careless management that failed to recognize the need of insurance.

Insurance is looked upon as an "invisible asset." Mr. Heimann said that when he was in the manufacturing business time and again he met with situations among customers that were tragic largely because of the careless way in which their insurance was handled. He regards insurance as the "backstop of credit." An increasing number of insurance forums is being held by associations affiliated with the National Association of Credit Men. Members of the national association, he said, pay out about \$165,000,000 in insurance premiums. From investigation he said the national association feels confident that the insurance producers are alert and are making a survey from time to time to see whether changes are needed. It is necessary to have insurance reviewed and a careful survey made from time to time.

It is an interesting commentary, he said, on insurance selling that of the 61 percent who need but do not carry business interruption indemnity only 14 percent replied to an inquiry that they have been solicited for this type of insurance. The wholesalers do not realize that regular fire insurance covers only the cost price of the merchandise and not any anticipated profits. Only 25 percent of those answering the questionnaire insure their profits.

Not enough concerns, he said, carry riot and civil commotion insurance. From personal observation, he said, many claims which insurance companies are called upon to meet and which reputable manufacturers and property owners must absorb would not stand the light of critical investigation. It is as much to the interest of industry as it is to the insurance companies, he said, that no fraudulent claims be allowed.

revision of the "approved" personal property floater form known as the householders comprehensive policy. There will be consideration of legislation to include in fire insurance the various coverages now contained in the supplemental contract now issued by companies and further consideration will be given as to what extent the fire statutory conditions should apply to the miscellaneous additional coverages which are included in such contracts.

Consideration will be given to the report of the sub-committee recommending a definition of group accident and sickness insurance.

Water Works Officials Study Rates for Fire Service

Seek to Establish Fair Rates for Factory and Store Sprinkler Connections

A problem confronting many cities is the establishment of fair rates for fire sprinkler connections of factories and stores. Although such water connections for fire service do not make demands upon the water system except in times of emergency, they do impose a responsibility upon the water department to supply water in adequate volume and pressure if and when needed. In some business and industrial areas of municipalities the providing of adequate facilities to meet possible fire service demands often involves large expenditures which otherwise would not be necessary.

In order to formulate general methods to guide the making of private fire service charges, the American Water Works Association with headquarters in New York, appointed a committee to study the problem. In a preliminary report the committee points out that, while private sprinkler systems are of benefit to a community in that they reduce the chances of disastrous conflagrations, they are of no direct benefit to the water department unless it is properly compensated for its service. On the other hand, sprinkler systems are of great value to property holders and, by bringing sharp reductions in insurance rates, often pay for themselves.

Distribution of Costs

The committee in its preliminary report calls attention to the fact that a municipal water department should be operated on a business basis and that revenue should be large enough to cover the cost of providing the service. The costs should be distributed fairly over all receiving service. A city, itself, should be charged by the department for its service in providing general fire protection. Private fire service, says the committee, "should bear that part of the total cost of all water service which is properly attributable to the installation, maintenance, inspection and billing for the individual facilities required for such service, and attributable to that portion of the general plant and distribution system required to meet the potential demand resulting from possible wastage and drainage."

Commissioners Special Trains Are Arranged

Commissioner A. J. Ham of Cheyenne, Wyo., who is promoting the special train from his city to Montreal and from thence by boat to Quebec to attend the National Association of Insurance Commissioners annual meeting, states that already there are three Pullmans out of Chicago. He is hoping to have enough to get a fourth. There are 55 signed up for the boat trip from Montreal to Quebec. The Ham excursion will spend Sunday in Montreal and leave that night for Quebec. Commissioner Ham is chaperoning the crowd and is responsible for its physical and spiritual welfare. Reservations can be made at Chicago by Passenger Agent Martin of the New York Central.

A special car will carry a delegation from Ohio to the National Convention of Insurance Commissioners, the party leaving June 12. There will be Superintendent R. L. Bowen, Actuary W. A. Robinson, Raymond Rhoads, assistant to the superintendent, and Warden L. U. Jeffries, Ohio department; Attorney General H. S. Duffy and H. Kreinberg of the attorney general's office; John A. Lloyd, secretary, and Paul Gingham, counsel Ohio Association of Insurance Agents; C. S. Younger of the Cooperative Life, H. S. Ballard, counsel Farm Bureau; Claris Adams, president

Ohio State Life; W. C. Safford, vice-president Western & Southern Life, and Dale Dunifon, former assistant attorney general, representative of the Ohio Bar Association.

The train carrying the party out of New York City will leave at 11:30 p. m. Monday. Edward McLoughlin, deputy superintendent of New York, is in charge. The train will leave over the New York Central and arrive at Quebec at 1:10 p. m. June 14. The delegation will be headed by Superintendent L. H. Pink, who will be accompanied by Mrs. Pink. The New Jersey delegation will be headed by Commissioner L. A. Reilly and Deputy C. A. Gough. Commissioner Hunt of Pennsylvania and his staff will be on the train, as will Commissioner Boney of North Carolina. There will be a large delegation of organization and company executives.

ST. PAUL, MINN.—George W. Wells, secretary of the Northwestern National Life, and former Minnesota commissioner, will attend the commissioners meeting. Commissioner Frank Yetka had planned to attend but may not be able to make the trip.

Reductions in residence rates of from 15 to 25 percent are now effective in Kenora, Ont.

Credit Men Are Holding Annual Convention

Number of Insurance Men Are Prominent in the Deliberations in San Francisco

SAN FRANCISCO—Pacific Coast insurance men are taking an active part in the annual meeting of the National Association of Credit Men being held here. R. L. Ellis, assistant vice-president of the Fireman's Fund, is one of the vice-chairmen of the insurance group assisting Chairman D. C. Campbell of the America Fore at Chicago.

Among those who are appearing before other groups, are: R. L. Mannon, Fireman's Fund Indemnity who is discussing "Casualty Insurance and the Credit Risk" before the bankers group; C. M. Marshall, assistant Pacific Coast manager of the Aetna Fire who is presenting "Supplemental Contracts or Extended Coverage Insurance" before the automotive and petroleum, wholesalers group; R. M. Levison of Levison Bros. brokers, appearing before the clothing,

dry goods and men's wear group in a discussion of "Potential Services of Insurance to the Credit Fraternity;" and J. H. Helms, manager of production and service department, Fireman's Fund, who is appearing before the distillers and liquor products group in a discussion of "Business Interruption Insurance as it Affects the Credit Risk." It is expected a number of these same speakers will appear before the insurance group Thursday morning.

Campbell Luncheon Speaker

Others serving as vice-chairmen of the insurance group, in addition to Mr. Ellis are: T. A. Fleming, National Board; New York; J. Dillard Hall, U. S. F. & G., Baltimore; A. B. Kelly, American Mutual Alliance, Chicago; and Edward King, Hooper-Holmes Bureau, New York.

On Tuesday noon, Mr. Campbell was the principal speaker and honored guest at a luncheon of the Casualty Insurance Association of California, where several of the executive officers of the Pacific Board; California Association of Insurance Agents; the Insurance Brokers Exchange of San Francisco and the Society of Insurance Brokers were also guests of honor. The speaker was introduced by Mr. Ellis.

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AS SEEN FROM CHICAGO

NEW PRESIDENT IN CHICAGO

A. M. Foley of South Bend, Ind., new president of the National Association of Independent Insurance Adjusters, and Robert Denton of the Robert Denton Adjustment Company of Fort Wayne, were in Chicago this week attending the annual meeting of the American Association of Industrial Physicians & Surgeons which is giving considerable attention to occupational diseases. Mr. Foley is of the opinion that adjusters should keep themselves abreast with all new problems arising in connection with claims and insurance in general. The observations of their visit and conclusions will be bulletined later to members. They paid an official visit to Ross Whitney of Whitney & Miller, new vice-president of the National association.

L. R. HANAWALT IS FETED

About 25 executives, department heads and examiners in the western department of National Fire gave a surprise dinner in Chicago for Assistant Manager L. R. Hanawalt, who is completing 35 years in the service of the company. Manager George H. Bell presided and Comptroller Walter H. Roadifer presented Mr. Hanawalt with

a Chelsea clock and barometer. Short talks in appreciation of Mr. Hanawalt were made by Dean Dresser, who retired as assistant manager just recently, and by E. H. Forkel who was just recently appointed assistant manager.

E. J. Silhanek, assistant manager, was unable to attend. He has been confined to the hospital and to his home for several weeks with an eye infection. He is now much improved.

GRIDER BEFORE INSURANCE CLUB

H. L. Grider, manager Western Factory Association, gave a comprehensive review of the various fire organizations, outlining their numerous functions and services they perform for both the public and field men, before the Insurance Club of Chicago. He spoke on "The Value of Organizations in Meeting Competition." The work carried on by the Business Development Office, he said, is of great value to local agents and field men, both as an educational feature and means of more adequately meeting competition. He pointed out that such a program can be passed on to the public through these agents in a very concrete manner. However, he said, only through cooperation can any organization hope to achieve the purpose

for which it is intended. He stressed the service performed by the Western Factory in handling risks, stating that it is now in its 47th year of operation, being founded in 1891. Mr. Grider has been with the association about 20 years. He particularly commended the work of the Western Underwriters Association.

The glee club of the Illinois Brokers Association rendered a number of selections prior to Mr. Grider's talk. W. F. Kuffel, Phoenix of Hartford, presided. This was the last meeting of the season.

LIMIT NUMBER OF GOLFERS

The fellowship committee that is in charge of the annual golf tournament and outing for class 1 members of the Chicago Board is striving to limit the number of those participating to about 100. The outing will be at the Big Foot Country Club on Lake Geneva, Wis., June 14. Last year about 157 participated and the committee decided that the congestion was too great. The committee desires to have the affair limited to class 1 members and to limit the guests to executives of companies, associations and bureaus. J. K. Walker of Moore, Case, Lyman & Hubbard is chairman of the committee.

DUNNE AGAIN OFFERS CRUISES

Low pre-season prices for lake cruises over July 4 are offered by Tim E. Dunne of Homer Gwinn & Co., 830 Insurance Exchange. The "Seacandbee" is carrying a full house to Sturgeon Bay and Mackinac from Saturday afternoon the 2nd to Monday, the 4th, midnight, at \$19.50, all expense, meals and everything. The White liners, "North" and "South American" have a longer trip, from July 1 to 5, at \$35.50. Mr. Dunne will be glad to take care of his friends in the building for weekly cruises on either of these lines all summer, or on the "Alabama," which cruises from Detroit to Isle Royale in Lake Superior. Early indications are that these cruises will be sellouts, he says. Reservations may be made through Mr. Dunne at Harrison 8800 or in Homer Gwinn & Co.'s office. Labor Day cruises already have started picking out their rooms.

NAPIER'S PEONIES ATTRACT 3,000

R. A. Napier, prominent class 1 agent of Chicago, entertained some 3,000 guests Sunday at his peony garden in Blue Island, Ill. This is an annual occasion which Mr. Napier's friends have come to anticipate. Mr. Napier has some 16,000 peonies and 275 varieties.

ELECTED JUNIOR OFFICIALS

Robert E. Davis of W. A. Alexander & Co. of Chicago, has been elected a vice-president of the Chicago Junior Association of Commerce. R. C. Swander, New York Life, has been chosen secretary.

ROCKWOOD AGENCY IN OUTING

The Rockwood Company, Chicago general agency, will hold its annual field day outing and golf tournament June 24 at Ruth Lake Country Club, Hinsdale, Ill. The event each year is celebrated by the Rockwood Producers Club of which Harold F. Peterson is president. Only producers who have qualified under contest regulations will attend. Prizes will be presented to winners of low net, low gross and blind bogey at a dinner.

LOCAL AGENCY EXPENSE

Local agents, especially in the larger points, are confronted with increasing expenses. This is something that it is impossible to overcome. The expense is increased with every change that is made in rules and regulations as more detail is required. Insurance after all is a business of great detail so far as the office work is concerned. Local agents deplore the many changes that are made by company organizations and companies themselves. If these could be minimized and the transactions be more simplified, it would ease the expense ratio. One agent in writing to THE NATIONAL UNDERWRITER suggests that in the evolution of the business he

Veteran Chicago Leader Sells Interest in Agency



FRED W. MOORE

Fred W. Moore, senior partner of the prominent Chicago agency of Moore, Case, Lyman & Hubbard, has disposed of his financial interest in the organization. For the last several years, he has not been regularly active in the business and had cast off most of his responsibilities. The sale of his interest was contemplated some time ago when Fred Coffin, Jr., was taken into partnership. Mr. Moore will continue to make his business headquarters there. His class 1 membership in the Chicago Board has been transferred to Mr. Coffin. The executive committee of the board recently approved the proposal to elect Mr. Moore to honorary membership and that action will doubtless be endorsed by the membership at the next meeting.

hopes that fire and casualty policies where there is no great change will be continuous as are accident policies, for example. The renewal notice simply means the continuation of the policy. The assured merely pays the premium. There is no new contract unless there has been a significant change. The rapidity with which changes are made makes such an arrangement impossible, but with greater uniformity and stability this agent thinks that a practice of this nature will be put into effect. That alone would mean a material decrease in the expense ratio.

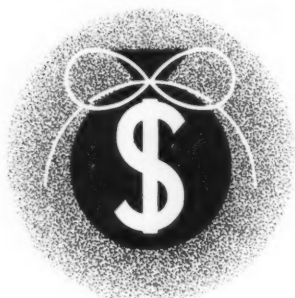
BROKERS APPOINT COMMITTEE

J. H. Norton, a broker in the office of Moore, Case, Lyman & Hubbard, Chicago, is made chairman of the special committee of the Insurance Brokers Association to outline a plan of procedure for handling matters of public policy in connection with the activities of the organization. Other members of the committee are G. H. Anderson and Gail Reed, who office with Fred S. James & Co.; D. F. Beach, Conkling, Price & Webb; J. S. Beck, James H. Moore and C. P. Wahlman, Moore, Case, Lyman & Hubbard; Angus Chassells, Waidner, Power, Zweig & Lasch; A. T. Graham, Standard Accident office; M. A. Meyers, Critchell, Miller, Whitney & Barbour; Fred C. Bracken, H. L. Magnusen, W. J. Robbins, Joseph Schwartz and J. C. Shepherd, who have independent offices.

The committee is the outgrowth of the controversy that arose over the running of advertisements in Chicago dailies, opposing the safe driver reward plan for automobile liability and property damage insurance.

President C. A. Berger in announcing the committee states that he believes the outcome of the deliberations will be constructive and that a program will be worked out that will be worth while. He

ON YOUR STAFF



But Not on Your Agency Payroll

To do the amount of business you've set out to write this year — and take care of all the details that go with writing that business — is a real job for you and those who work with you.

Have you all the help you need to carry out your plans?

It may not seem to you the time to enlarge your agency organization. Boston and Old Colony agents have a staff that functions for them 100% and yet doesn't add one cent to their payroll.

We offer this service freely to qualified agents. Our staff is your staff, ready to work with you and for you — to help you accomplish more each day — to help you make more money.

We are doing this every day for progressive, busy agents who have learned that "Planned Progress" means planned profits.

Even if you feel that your agency is doing pretty well at the present time, write us a letter on your own stationery asking for a copy of the booklet "Planned Progress." It tells a story that will be very interesting to you — including what other agents think of it. No obligation.



BOSTON INSURANCE COMPANY
OLD COLONY INSURANCE COMPANY
87 Kilby Street, Boston, Massachusetts

asserts that the findings should not reveal any indication of bureau influence or domination. President Berger said that all are interested in "unity, harmony and progressiveness."

The advertisements were inserted by a special committee, the publicity stating that the association is opposed to the plan. It was charged at the meeting of the organization that the committee acted without specific authority of either directors or the membership.

FINAL FIGURES FOR 1937 SHOWN

The Chicago Board has just reported to members on 1937 fire, tornado and sprinkler leakage premiums received in Cook County, Ill. The total is set at \$19,364,856, compared with \$18,954,984 in 1936. Of this, \$583,243 was received by subscribing companies (independents, mutuals, etc.) in the latter part of the year since the rating law went in effect which makes available the rating facilities of the Chicago Board to any carriers desiring to subscribe. The America Fire fleet reported \$1,259,193; Home of New York group \$1,196,099; Hartford group \$737,908; North Amer-

ica group \$802,070; Firemen's of New York fleet \$901,917. Other groups' figures were: North British & Mercantile \$696,447; Phoenix of Hartford \$559,581; Royal \$574,167; L. & L. G. \$470,604; Springfield F. & M. \$386,321; Standard of N. Y. \$363,558; Aetna, World F. & M. and Piedmont \$536,966; Automobile and Standard, Conn., \$341,102; American, N. J., \$335,381; Commercial Union \$272,296; American Equitable \$358,031; United States Fire \$544,588; Fire Association \$305,512; Fireman's Fund \$329,021; Glens Falls \$278,990; Great American \$440,114; London & Lancashire \$627,855; National of Hartford \$490,684; London Assurance \$230,040; Pearl \$304,566; Phoenix Assurance \$333,478; St. Paul F. & M. \$192,390; Scottish Union & National \$249,500; Sun \$222,925; Travelers \$209,907; London & Provincial \$140,472.

Edward Walpole, underwriter of S. B. Komaiko & Co., Chicago, announces birth of a baby daughter, Barbara Ann, at Swedish Covenant hospital. She is the Walpole's second child, the first being a boy.

NEWS OF THE COMPANIES

A. G. Whitelaw Will Retire

Donald B. Sherwood Will Become General Adjuster of the Commercial Union Group at New York Office

NEW YORK—After 50 years continuous connection with fire underwriting, all but five years of which were spent in the adjusting department of the Commercial Union group, A. G. Whitelaw will on June 30, be relieved of all routine duties as general adjuster, after which time he plans taking life easy upon his extensive farm near Westerly, R. I.

In his present post Mr. Whitelaw will be succeeded by D. B. Sherwood who has been assistant general adjuster for some years, and identified with the Commercial Union organization since 1925 traveling the New England field as a special agent, prior to being called to the headquarters office at this city.

He is a past president of the Eastern Loss Executives' Association. Recognized as one of the best informed adjusters and one always ready to counsel young men in the industry Mr. Whitelaw was instrumental in forming the Eastern Loss Executives Association in 1933, and at the present time is a member of the advisory committee of the eastern department of the Fire Companies Adjustment Bureau. He has invited a number of friends to be his guests at luncheon and a round of golf at the Knollwood Country Club, White Plains, N. Y., June 10.

Trained by Mr. Whitelaw in the proper adjustment of claims, Mr. Sherwood, soon to succeed his present chief, profited by the instruction, and he too enjoys a high reputation among his associates. He is secretary of the Eastern Loss Executives Association, and has been a figure in its councils for some time.

Republic to Build New Home

Republic of Dallas contemplates construction of a \$90,000 home office building at 3415 Cedar Spring, Dallas. President A. F. Pillet states that the building will be of modern design, completely air-conditioned, of reinforced concrete trimmed with brick and stone. Republic is now housed in a building at Gillon and Abbott.

Camden's Historical Exhibit

The Camden Fire, in designing its 1939 calendar, took as the title "Two Thousand Years of Fire Fighting." The illustrations depict the improvement in fire fighting methods from the days of the early Roman squirt gun used in 150

B. C., to the modern, motorized fire engines. There are a number of historic pictures of fire equipment. There is the colonial bucket brigade of the period of 1700, an early imported fire engine of 1730, the first practical fire engine of 1755, etc. The first practical steam fire engine was the "Citizens Gift" purchased by donations received from Cincinnati residents. C. W. Smitheman, production manager, produced the various designs and illustrations. It is a graphic display of great historical interest.

Now Licensed in 17 States

NEW YORK—Reinsurance Corporation of New York is now licensed in Arkansas, California, Delaware, Illinois, Indiana, Iowa, Louisiana, Montana, Nevada, New Hampshire, New Jersey, New York, North Carolina, Ohio, Texas, Utah and West Virginia.

Neilson Edwards, president, declares that qualifying to do business in these states is in accordance with the policy of the corporation to provide admitted reinsurance on the excess of loss and participating bases, of all lines except ocean marine written by the stock fire companies. The corporation intends to apply to do business in all states in which such qualification is necessary to provide admitted reinsurance on a nation-wide scale.

Excelsior Reports Increases

SYRACUSE, N. Y.—A dividend of \$1.5 a share was declared by the directors of the Excelsior at their quarterly meeting. President R. C. Hosmer pointed out that the net income during the first four months was 27% ahead of the same period for 1937. Net premiums written were more than 8% ahead of last year for the four months period.

The General of Trieste has been licensed in Oregon. Stanley Jewett of Portland is statutory representative.

The Fidelity & Guaranty Fire has declared a dividend of 50 cents per share, payable July 1 to holders of record June 22.

Honor Retiring Chiefs

The patrol committee of the Chicago Board will be host at a luncheon June 22 in honor of two retiring Chicago fire chiefs, Frank P. Doherty, whose service record is about 41 years, and Joseph C. Eggstein, 39 years. They will attend as guests of honor. James M. Newburger, chairman, will preside.

Henry Nagel, 75, who operated a local agency in Sheboygan, Wis., for nearly 30 years, died there after a lingering illness. He joined the agency while it was operated by his father, pioneer local agent who died in 1909.

VIEWED FROM NEW YORK

By GEORGE A. WATSON

EASTERN UNDERWRITERS MEETING

The last general meeting of the Eastern Underwriters' Association until fall will be held at the rooms of the New York Board June 16.

NEW BOOK ON LONDON LLOYDS

Brentano's book store, 586 Fifth avenue, New York City, is selling "Lloyds of London, an Outline," by M. M. Bee-man, well known underwriter. Some of the chapters deal with the beginning of Lloyds, Lloyds as a corporation, how business is transacted at Lloyds, the activities of underwriting agents and Lloyds brokers, the fair dealing of Lloyds underwriters and how some firms act at Lloyds in the dual capacity of brokers and underwriting agents, opposition to Lloyds. It is a very well written book and sells at \$1.75.

H. M. ZWEIF IS RETIRING

Henry M. Zweif has retired as president of Zweif, Smith & Co., New York City, and as general agent for National Fire. He will continue as a director of Transcontinental and Franklin National

of the National Fire group, and as a director of Zweif, Smith & Co. He started in the western department of Connecticut Fire in Chicago 40 years ago and later served as special agent. Subsequently he joined National Fire as special agent in western Pennsylvania and then became Pennsylvania state agent. He served as president of the Underwriters Association of the Middle Department in 1921. The next year he was transferred by National Fire to New York in charge of world wide brokerage affairs as general agent. In 1926 he and A. J. Smith and M. K. Smith organized the Zweif, Smith & Co., local agency. Mr. Zweif continued as general agent for National.

FIRE PREVENTION WEEK

Fire prevention week this year comes Oct. 9-15. T. A. Fleming, National Board, is chairman of the National Fire Prevention Association committee on fire prevention and cleanup campaign.

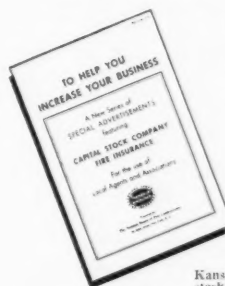
George Pullen, 77, head of G. L. Pullen & Sons Co. agency, Evansville, Wis., died there.



This symbol means
**MORE MONEY in
YOUR POCKET!**

The new "Standard Protection" symbol—now being used by the National Board in its nation-wide educational program—stands for the most reliable fire protection known—Capital Stock fire Insurance.

Kansas City Fire & Marine heartily endorses this fine program of the National Board. Every Kansas City Fire & Marine agent is earnestly urged to display prominently in his office the posters furnished by the National Board. Every Kansas City Fire & Marine agent is also urged to use the local agents' free advertising material as illustrated and described below.



In the interests of the soundest, safest and most reliable fire protection known, talk, write and sell the proved advantages of Capital Stock Fire Insurance. Your co-operation will mean more money in your pocket!

This folder of 9 newspaper advertisements—with complete mats or electrotypes—is available to all stock insurance agents, free upon request. These ads—in one, two and three-column sizes, enable agents to tie in with the Board's national advertising campaign in an effective way. For your copy address National Board of Fire Underwriters, 85 John Street, New York.



KANSAS CITY Fire and Marine

INSURANCE COMPANY

CHICAGO OFFICE:
INSURANCE EXCH.

KANSAS CITY,
MISSOURI



Exterior view of home office



"Business
is

Fine
selling

RELIABLE Fire Insurance"

How's your business?

Would you like to increase your income?

Then consider the possibility of becoming a representative for the Reliable Fire Insurance Co.

You will like the way we do business. Our representatives deal directly with our home office. That means eliminating a lot of unnecessary correspondence and saving you considerable expense. You'll find, just as hundreds of our agents have already proven, that the friendly cooperation the officers of our company give you is a valuable asset to you in selling.

Reliable has become famous in insurance circles for financial stability. It has a longstanding reputation for prompt payment of all just claims. And representatives say, "Business is fine selling Reliable Fire Insurance."

Write today. Ask us to explain in detail how a Reliable Fire Insurance Agency can mean greater profits for you. Address Wm. F. Kramer, President; E. J. Weiss, Secretary.

State and Special Agents

For Indiana C. R. Debbins
For Ohio R. E. Metzger
For Illinois John B. Tetlow
For Michigan Finnell and Finnell

Since 1865



An independent Ohio company with a current surplus to policyholders of \$1,116,945.00.

Exhibit Gives Before and After Reinsurance Figures

In the following table appear certain figures from the 1937 annual statements of fire companies (except factory mutuals) licensed in Illinois, whose net fire premiums written before reinsurance last year amounted to \$1,000,000 or more.

In the first line appears first, gross fire insurance premiums written less return premiums, then net premiums written after reinsurance, and then the ratio of net fire premiums retained to net fire premiums written before reinsurance.

In the second line for each company shown appears first, gross fire insurance losses paid less "salvage," then the net amount of fire insurance losses paid after deducting losses paid by reinsurers.

In the third line appears first, the loss ratio in respect of net fire premiums written before reinsurance and losses paid both by the ceding company and reinsurer; then the loss ratio in respect of net losses paid by the originating company on net premiums retained by the originating company, after reinsurance.

The showing of net premiums written before reinsurance is interesting, because that indicates the actual writings of the company. Some companies which, on the basis of net premiums written after reinsurance, do not make a particularly impressive showing, loom much larger in the business when their actual writings are taken into consideration.

Aetna Fire.....	13,999,624	12,690,074	90.6
	5,065,203	4,353,123	
	36.1	34.3	
Agricultural.....	5,436,210	3,926,674	72.2
	1,937,341	1,418,842	
	35.1	36.1	
Albany.....	1,106,442	402,162	36.3
	433,823	157,962	
	39.2	36.2	
Allemannia.....	1,536,559	1,158,946	75.4
	527,834	418,826	
	34.3	36.1	
Alliance.....	2,204,327	1,561,205	70.8
	876,649	577,519	
	39.7	33.7	
Amer. Alliance....	3,487,389	1,607,046	46.2
	1,315,453	559,820	
	37.7	37.1	
Amer. & Foreign..	1,472,430	596,874	40.5
	557,825	214,091	
	37.8	35.8	
Amer. Central....	3,540,446	1,722,147	48.6
	1,358,757	659,805	
	38.3	38.3	
Amer. Eagle.....	3,628,757	2,235,631	61.6
	1,310,042	816,135	
	35.1	36.5	
Amer. Equitable..	12,274,927	3,591,682	29.2
	5,235,047	1,343,356	
	42.6	37.4	
American.....	11,674,129	9,039,868	77.4
	4,157,610	3,219,021	
	35.6	35.6	
Amer. Reserve....	4,317,953	2,555,652	59.1
	1,897,707	1,205,362	
	43.9	47.1	
Atlas Assur.....	4,495,323	2,114,345	47.0
	2,034,867	830,422	
	45.2	39.2	
Automobile.....	5,283,895	4,967,027	94.0
	2,254,049	1,636,570	
	42.6	32.9	
Baltimore Amer..	2,851,125	1,696,345	59.4
	1,030,706	597,719	
	36.1	35.2	
Bankers & Ship..	2,499,281	1,756,236	70.2
	839,285	593,987	
	33.5	33.5	
Boston.....	4,302,978	3,152,056	73.2
	1,483,314	1,074,149	
	34.4	34.0	
Buffalo.....	2,397,693	1,821,223	76.3
	811,069	657,777	
	33.8	35.9	
Caledonian.....	1,652,366	1,035,921	62.6
	626,622	391,408	
	37.9	37.7	
California.....	2,158,292	1,082,417	50.1
	805,111	414,962	
	37.3	38.3	
Camden.....	4,429,185	3,330,040	75.1
	1,541,186	1,162,009	
	34.7	34.8	
Canners Exch....	1,979,081	1,931,722	97.6
	252,878	236,538	
	12.7	12.2	
Central.....	1,249,596	780,605	62.4
	576,693	263,759	
	30.1	33.7	
Cent. Mfrs. Mut..	3,017,439	2,587,239	85.7
	807,424	718,765	
	26.7	27.7	
Century.....	1,689,150	942,361	55.7
	707,714	389,663	
	41.8	41.3	
Christiana Genl..	1,197,976	1,197,976	100
	559,320	559,320	
	46.6	46.6	
Citizens, N. J....	2,363,055	281,056	11.8
	757,437	78,936	
	32.0	28.0	

City, N. Y.....	2,878,013	1,057,396	36.7
	1,073,821	390,009	
	37.3	36.8	
Columbia, O.....	1,478,720	323,935	21.9
	512,861	135,141	
	34.6	41.7	
Columbia, N. J....	1,280,195	538,570	42.0
	417,767	194,505	
	32.6	36.1	
Commerce.....	1,236,169	979,265	79.2
	478,106	369,977	
	38.6	37.7	
Coml. Union, Eng..	5,720,685	3,050,049	53.3
	2,229,216	1,179,288	
	38.9	38.6	
Coml. Union, N. Y.	1,616,548	667,856	41.3
	556,597	256,947	
	34.4	38.4	
Commonwealth...	1,809,066	1,382,684	76.4
	645,958	478,572	
	36.7	34.6	
Concordia.....	2,801,443	961,940	34.3
	988,675	332,597	
	35.2	34.5	
Connecticut.....	6,361,792	3,571,092	56.1
	2,111,215	1,167,898	
	33.1	32.7	
Continental.....	17,199,010	12,984,783	81.3
	5,888,779	5,061,776	
	34.2	36.1	
County.....	1,186,954	358,978	30.2
	454,905	129,889	
	38.3	36.1	
Detroit F. & M....	1,875,573	659,862	35.1
	786,002	241,240	
	41.9	30.6	
Dixie.....	1,164,010	241,790	20.7
	494,161	83,121	
	42.4	34.3	
Dubuque F. & M..	2,555,201	1,648,558	64.5
	1,044,277	667,691	
	40.8	40.5	
Eagle, N. J.....	1,589,922	1,248,758	78.5
	508,422	421,699	
	31.9	35.7	
Eagle Star.....	2,132,209	1,353,319	63.4
	843,598	583,462	
	39.5	43.1	
Empire State....	1,345,763	876,842	65.1
	348,742	268,984	
	25.9	30.6	
Employers Fire..	1,913,939	1,305,191	68.1
	709,613	459,756	
	37.0	35.2	
Equit. F. & M....	2,131,173	714,218	33.5
	680,002	233,507	
	31.9	33.7	
Eureka-Security..	2,747,290	1,079,924	39.3
	962,213	405,377	
	35.0	37.5	
Federal Union....	1,306,629	420,022	32.1
	599,021	150,656	
	45.8	35.8	
Fid. & Guar. Fire	2,792,561	2,113,905	75.6
	999,145	684,260	
	35.7	32.3	
Fidelity-Phenix..	12,176,297	10,800,889	88.7
	4,070,562	3,844,435	
	33.4	35.5	
Fire Assn.....	7,885,095	5,270,329	66.9
	3,098,120	2,022,862	
	39.2	38.3	
Fireman's Fund..	9,328,846	7,579,976	81.2
	3,246,741	2,665,496	
	34.8	35.1	
Firemen's, N. J..	17,274,457	9,459,085	54.7
	6,115,368	3,263,584	
	35.4	34.5	
First Amer.....	1,385,731	633,928	45.7
	488,322	207,714	
	35.2	32.7	
Franklin.....	8,241,351	3,199,997	38.8
	2,812,582	1,042,264	
	34.1	32.5	
Franklin Natl....	1,134,471	328,038	28.9
	409,798	121,275	
	36.1	36.9	
General, Seattle..	5,455,632	2,784,651	50.9
	1,670,365	1,092,630	
	30.6	28.8	
General, Paris....	3,177,487	1,933,617	60.8
	1,327,898	805,242	
	41.7	41.6	
Gibraltar F. & M.	1,495,724	738,840	49.3
	526,797	240,828	
	35.2	32.5	
Girard F. & M....	3,174,114	961,944	30.3
	1,039,552	332,597	
	32.7	34.5	
Glens Falls.....	5,342,418	4,095,150	76.6
	1,616,182	1,250,955	
	30.2	30.5	
Globe & Repub..	3,671,908	2,071,116	56.4
	1,370,917	774,556	
	37.3	37.3	
Globe & Rutgers.	1,549,656	1,071,422	69.1
	616,421	403,326	
	39.7	37.6	
Grain Di. Nat. M.	2,087,799	1,636,766	78.3
	815,018	561,501	
	39.0	34.3	
Granite State....	1,462,648	1,052,584	71.9
	561,683	424,989	
	38.4	40.3	
Great Amer.....	15,200,098	9,940,587	65.3
	6,544,142	3,812,590	
	43.0	38.2	
Gulf.....	1,536,120	1,102,698	71.1
	557,354	364,890	
	36.2	33.0	
Hanover.....	4,282,664	3,279,343	76.5
	1,551,569	1,160,138	
	36.2	35.3	
Hdwr. Deal. Mut..	4,188,931	3,824,853	91.3
	1,293,987	1,165,086	
	30.8	30.4	
Hdwr. Mut., Minn.	4,581,995	4,221,327	92.1
	1,821,437	1,564,449	
	39.7	34.6	
Hartford Fire....	27,145,961	23,152,276	85.2

	9,546,048	8,356,889	
	35.1	36.0	
Home F. & M.	2,059,616	1,673,501	81.2
	716,813	588,486	
	34.8	35.1	
Home	38,866,286	24,980,092	64.2
	13,919,081	9,405,375	
	35.8	37.6	
Homestead	1,132,011	539,843	47.6
	445,439	168,430	
	39.3	31.1	
Imperial	1,553,742	730,514	47.0
	554,051	261,928	
	35.6	35.8	
Ind. Lumber, Mut.	2,782,077	1,646,101	59.1
	1,069,016	628,604	
	38.4	38.1	
Ins. Co. of N. A.	15,679,889	13,877,380	88.5
	5,515,344	4,689,065	
	35.1	33.7	
Ins. Co. St. Penn.	1,749,277	1,250,631	71.4
	546,950	404,302	
	31.2	32.3	
International	2,519,429	1,511,438	59.9
	972,990	574,555	
	38.6	38.0	
Inter Ocean, Re..	2,386,425	1,841,593	77.1
	969,161	768,278	
	40.6	41.7	
Knickerbocker ...	3,349,082	1,572,727	46.9
	1,415,657	588,342	
	42.2	37.4	
L. & L. & G....	14,544,121	6,540,453	44.9
	5,279,548	2,339,409	
	36.3	35.7	
London & Lanc.	3,524,324	2,447,963	69.4
	1,402,306	936,314	
	39.7	38.2	
London Assur....	3,031,261	2,039,539	67.2
	1,087,568	730,593	
	35.5	36.8	
Lumb. Mut., Mass.	2,244,389	1,446,531	64.4
	648,239	467,717	
	28.8	32.3	
Lumbermens, Pa.	1,997,216	797,945	39.9
	774,731	318,320	
	38.7	39.8	
Lumberm. M., O.	2,201,256	1,747,275	79.3
	918,724	621,181	
	41.7	35.5	
Lumb. Und., Alli.	2,023,229	1,545,324	76.3
	1,836,669	1,032,886	
	90.7	66.8	
Mfrs. Mut., R. I.	1,418,134	1,406,038	99.1
	153,094	148,238	
	10.7	10.5	
Mass. F. & M....	1,180,358	358,978	30.4
	444,159	129,274	
	37.6	36.0	
Mech. & Traders.	1,613,380	710,459	44.0
	615,094	262,764	
	38.1	36.9	
Mercantile	1,794,308	1,409,497	78.5
	571,303	454,829	
	31.8	32.2	
Merchants, N. Y.	3,872,133	2,994,261	77.3
	1,139,517	840,802	
	29.4	28.0	
Merchants, Colo..	1,061,184	765,596	72.1
	384,663	269,123	
	36.2	35.1	
Merchants, R. I..	2,210,903	913,813	41.3
	704,189	331,774	
	31.8	36.3	
Mer. & Mfrs., N. J.	2,260,077	1,232,183	54.5
	795,790	460,762	
	35.2	37.3	
Mercury	1,555,617	1,362,212	87.5
	585,468	516,879	
	37.6	37.9	
Metropolitan Re..	1,094,590	1,017,762	92.9
	492,925	464,044	
	45.0	45.5	
Michigan F. & M.	2,501,395	1,025,016	40.9
	966,423	377,658	
	38.6	36.8	
Mich. Millers M..	2,491,572	2,013,921	80.8
	947,465	730,563	
	38.0	36.2	
Millers Mut., Tex.	1,255,911	957,105	76.2
	400,217	307,111	
	31.8	32.0	
Millers Mut., Ill.	1,762,327	1,551,415	88.0
	556,411	483,946	
	31.5	31.1	
Millers Natl.....	2,346,912	1,657,738	70.6
	974,570	636,269	
	41.5	38.3	
Mill Own. M., Ia.	1,939,312	1,677,853	86.5
	725,684	575,156	
	37.4	34.2	
Millw. Mech.....	5,898,988	2,725,459	46.2
	2,091,926	941,670	
	35.4	34.5	
Minn. Impl. Mut.	5,023,737	4,241,362	84.4
	1,884,474	1,494,576	
	37.5	35.2	
Monarch	2,487,003	1,079,924	43.4
	1,244,982	407,340	
	50.0	37.7	
Natl. Ben Franklin	3,073,585	961,940	31.2
	1,101,698	332,597	
	35.8	34.5	
National, Conn..	13,090,394	9,567,784	73.0
	5,199,213	3,537,213	
	39.7	36.9	
Natl. Liberty.....	7,484,166	4,541,935	60.6
	2,624,311	1,587,660	
	35.0	34.9	
Natl. Reserve....	1,213,040	945,940	77.9
	432,944	326,114	
	35.6	34.4	
Nat. Retailers M.	1,531,772	1,051,421	68.6
	535,536	363,659	
	34.9	34.5	
Natl. Security....	1,064,560	260,200	24.4
	360,277	87,919	
	33.8	33.7	
Natl. Union	5,277,748	4,198,541	79.5
	2,314,427	1,660,641	
	43.8	29.5	
Newark	4,318,581	2,247,170	52.0
	1,424,231	804,064	
	32.9	35.7	
New Brunswick..	2,143,454	891,630	41.5
	752,633	309,735	
	35.1	34.7	
New Hampshire..	4,161,968	3,383,524	81.5
	1,638,361	1,310,825	
	39.4	38.7	

(CONT'D FROM PRECEDING PAGE)

New Jersey.....	1,651,014	1,178,710	71.2
	524,779	398,434	
	31.7	33.8	
New York	3,620,110	1,782,733	49.2
	1,327,952	666,635	
	36.6	37.3	
N. Y. Und.....	4,548,625	811,834	17.8
	1,657,977	270,811	
	36.4	33.3	
Niagara	5,547,328	3,909,417	70.4
	1,867,271	1,333,926	
	33.6	34.1	
N. B. & Mer....	6,426,160	4,998,402	77.7
	2,562,996	1,919,254	
	39.8	38.3	
North River.....	4,737,079	4,185,608	88.3
	1,705,888	1,497,822	
	36.0	35.7	
North Star	1,564,463	1,454,721	92.9
	538,270	518,720	
	34.4	35.6	
Northern Assur..	3,800,884	2,777,784	73.0
	1,271,600	908,512	
	33.4	32.7	
Northern Ins....	4,197,410	3,342,132	79.6
	1,467,859	1,118,019	
	34.9	33.4	
N. W. F. & M....	1,848,798	408,678	22.1
	703,487	134,846	
	38.0	32.9	
N. W. Mut.....	5,734,761	4,937,423	86.0
	1,599,239	1,381,201	
	27.8	27.9	
N. W. National..	4,235,853	3,186,529	75.2
	1,318,090	1,028,134	
	31.1	32.2	
Norwich Union...	3,126,344	2,010,651	64.3
	1,162,381	760,069	
	37.1	37.8	
Ohio Farmers ..	2,159,342	1,621,331	75.0
	801,247	547,516	
	37.1	33.7	
Old Colony.....	1,526,486	1,149,774	75.3
	488,430	348,537	
	31.9	30.3	
Orient	1,800,406	1,271,810	70.6
	623,252	435,970	
	34.6	34.2	
Pacific Fire.....	3,555,492	2,090,010	58.7
	1,213,201	704,028	
	34.1	33.6	
Pacific Natl.....	2,810,189	1,653,189	58.8
	1,127,197	484,305	
	40.1	29.2	
Palatine	1,651,772	736,924	44.6
	672,392	284,574	
	40.7	38.6	
Paul Revere.....	1,148,038	618,566	53.8
	378,492	212,238	
	32.9	34.3	
Pawtucket Mut...	1,155,840	739,960	64.0
	355,600	216,243	
	30.7	29.2	
Pearl	11,893,457	6,221,474	52.3
	4,723,140	2,312,786	
	39.7	37.1	
Pennsylvania	3,966,659	3,179,204	80.1
	1,513,724	1,170,021	
	38.1	36.8	
Penn Lumb. Mut.	3,105,000	1,894,682	61.0
	1,113,145	616,919	
	35.8	32.5	
Phila. F. & M....	2,394,718	867,336	36.2
	744,683	293,060	
	31.0	33.7	
Phoenix, Eng....	5,252,931	2,339,730	44.5
	2,058,455	857,806	
	39.1	36.6	
Phoenix, Conn...	11,346,914	5,917,812	52.1
	3,714,952	1,935,274	
	32.7	32.7	
Potomac	1,089,559	840,936	83.2
	355,985	278,828	
	35.2	33.1	
Prov. Wash.....	4,375,907	2,352,927	74.3
	1,461,558	1,115,497	
	33.4	34.2	
Provident	1,001,407	316,136	31.5
	362,893	132,266	
	36.2	41.8	
Prudential, Eng..	3,106,461	2,489,307	80.1
	1,120,807	974,801	
	36.0	39.1	
Queen	9,695,498	5,072,432	52.3
	3,292,951	1,811,189	
	33.9	35.7	
Reliance	1,640,291	566,621	34.5
	650,759	213,634	
	39.6	37.7	
Republic	2,452,960	1,930,467	78.6
	732,251	529,832	
	29.8	27.4	
Rhode Island....	2,988,172	1,254,551	41.9
	1,027,769	497,584	
	34.3	34.3	
Richmond	1,218,166	805,522	66.1
	479,248	316,676	
	39.3	39.3	
Rochester Amer..	1,906,027	659,862	34.6
	733,993	241,240	
	38.5	36.5	
Rossia	4,806,932	2,918,015	60.7
	1,731,305	1,254,408	
	36.0	42.9	

New President of the Independent Adjusters



A. M. FOLEY, South Bend Ind.

A. M. Foley of South Bend, Ind., who becomes president of the National Association of Independent Insurance Adjusters, is 36 years of age. He is a native of London, O., having been born there in 1901. He graduated from Notre Dame both in the academic and law

course. He was admitted to practice after his graduation. During summer vacations he repaired and sold automobiles, tractors, farm machinery, sold some insurance, adjusted losses. He was injured while playing football at Notre Dame and returned home for an operation. Later he reentered and took elective courses in law. He evinced his versatility and his desire to work in many ways. During his time in college he was employed by the South Bend city recreation department, served as Y. M. C. A. playground director during summers and was basketball coach in winter. When he graduated from college he became a bond salesman for the Citizens Trust & Savings Bank of South Bend. In 1927 he opened an office as independent adjuster under the name of the Foley Adjustment Bureau, handling finance losses for the Industrial Acceptance Corporation, local agents General Exchange, International Harvester and various casualty companies. In 1928 he reentered Notre Dame law school.

The Foley Adjustment Bureau represents some 140 companies handling all kinds of losses in northern Indiana and southern Michigan. Mr. Foley has made a conspicuous success in the adjusting field. He has aimed to have efficient men connected with his service. He is

a firm believer in the work of the independent adjuster as he feels that such a person has a very necessary part in the insurance business.

Expect Few Fire Companies to Write New Form

NEW YORK—That fire companies generally will write the additional coverage prepared by Leon A. Watson, expert of the Schedule Rating Office of New Jersey under which indemnity is issued to cover the expense of feeding, housing, laundering and other costs to which householders would be subjected following the burning of their homes, is deemed unlikely. The form was prepared at the request of two or three companies which felt a real demand existed for such protection. To what extent this holds true remains to be seen.

Ahnert Made Cleveland Manager

The Northwestern National of Milwaukee has appointed Lester Ahnert as manager of its branch office in Cleveland to succeed Raymond Piehl, resigned. Mr. Ahnert has been assistant manager there and previously was at the home office for several years.

If it's New Sources of Business—

That concerns you —we believe the "State of Pennsylvania" and its field men have something tangible to offer. There are only three sources of new business: Increased limits on existing fire policies; new fire lines; or the addition of one of the many accessory lines. Inasmuch as 40% of all business today is from the latter source, undeveloped as it still is, that appears to be the field most worthy of development. We write a complete line of "accessory policies." We give every aid possible in developing such business. Has it paid? The best answer is on the records: Inland marine, all agents, 5.6% of total premiums, our agents, 18.1%; tornado, all agents, 4.7% of total premiums, our agents, 6.7%. It seems our local agents do find the way to new business sources.



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NEWS OF FIELD MEN

Plan Michigan Field Meet

Gather at Port Huron June 22-23 for Annual Gathering and Festivities

DETROIT — Michigan's field men will gather at Gratiot Inn at Port Huron, on Lake Huron, June 22-23, for the annual field men's rally that will include the annual meetings of the Michigan Blue Goose, Michigan Fire Underwriters Association, Michigan Field Club and Michigan Fire Prevention Association.

Plans for the Michigan Fire Underwriters meeting are being completed by a committee consisting of George Haage, Norwich Union; R. J. Price, New York Underwriters, and C. L. Zook, National Fire of Hartford. The business session will be called to order at 10 a. m. by President J. F. Rogers, North America.

Field Club to Meet

Simultaneously the Michigan Field Club will hold its election and business meeting in another room of the Inn. Arrangements are being handled by President W. C. Howe and Secretary Dell C. James, both of the Firemen's group.

In the afternoon the election and initiation will be staged by the Michigan Blue Goose under Most Loyal Gander G. R. Edleman, Home of New York. Immediately afterward, President O. D. Wiche, Phoenix Assurance, will call to order the brief annual meeting of the Michigan Fire Prevention Association.

Banquet Wednesday Evening

The crowning social event will be the annual banquet of the Blue Goose Wednesday evening, with all field men invited.

Thursday morning will be devoted to committee and group meetings of the several associations. The annual golf tournament of the Michigan pond will take place Thursday afternoon, weather permitting.

Missouri Field Meets Held

Winchell Heads Underwriters, Gribble Elected President by Preventionists —Fete Tom Caldwell

William B. Winchell of the North British, Kansas City, was elected president of the Missouri Fire Underwriters Association at its annual meeting at Platt, Lake of the Ozarks. Claude W. Sherwin of the Agricultural, Kansas City, was named vice-president, and Fred S. Slagle, Automobile of Hartford, was named secretary-treasurer.

A new office, that of assistant secretary, was created on recommendation of the executive committee, and Mrs. L. M. Burnett was elected. Mrs. Burnett has been handling a good deal of the work of the secretary-treasurer's office for some time. There has been too much detail for a field man to handle.

Gribble Heads Preventionists

Leo B. Gribble of the Queen and Royal, Kansas City, was named president of the Missouri State Fire Prevention Association, at the annual meeting. Earl Crellin, America Fore, St. Louis, is vice-president, and Tilford G. Webster, St. Louis, was reelected secretary.

The Fire Underwriters Association honored Tom W. Caldwell, Jr., former president and now of the Home in Omaha, at a dinner and presented him a traveling bag. Mr. Winchell was toastmaster. Those who took part in the festivities were Earl W. Thomas, National Liberty, St. Louis; H. C. Ferry, New Hampshire, Kansas City; Bailey T. Turner, North America, St. Louis; Paul A. Schmuck, America Fore, St. Louis; Fred L. Stingle, America Fore, Kansas City, and Mr. Caldwell.

Witherspoon Elected in Ohio

Fire Prevention Association Holds Annual Meeting in Columbus—Bulau Urges Greater Activity

COLUMBUS, O.—The Fire Prevention Association of Ohio at its annual meeting here elected W. H. Witherspoon, Aetna Fire, president; C. H. Rogencamp, Security of Iowa, vice-president; James D. Leckie, Jr., Royal Exchange, secretary-treasurer, and D. E. Tanner, Commercial Union, chairman of the executive committee. Reports of the year's activities were submitted and A. E. Bulau, representative on the Inter-Chamber Fire Waste Contest committee, said that there are now 49 chambers of commerce in Ohio eligible to the inter-chamber contest and of these 29 are entered. Lakewood, O., again won the award in its class, but no other Ohio chamber even received honorable mention. Mr. Bulau said: "More and more governmental bureaus and committees are interesting themselves in fire prevention and fire fighting educational work. Some even fear that this will be the means for government entry into our business on a competitive or monopolistic basis." He urged greater interest in fire prevention on the part of fire insurance men.

Keighton Heads Fire Underwriters

E. B. Keighton, Continental, Cleveland, was elected president of the Ohio Fire Underwriters Association at its annual meeting in Columbus Tuesday. E. O. Thomson of the North British and Mercantile, Cleveland, was elected vice-president and Howard R. Underwood, Providence Washington, Columbus, again was named secretary-treasurer. A. S. Snow, Camden, Columbus, and R. B. Sherman, Northern, Columbus, were elected members of the executive committee for two years and A. E. Bulau, of the Home, Columbus, for one year.

The Ohio Blue Goose held its spring party Tuesday afternoon at the Brookside Country Club in Columbus, with several hundred in attendance. Wilson Lively, A. C. Guy and R. E. Zimmerman were in charge of golf and Mrs. L. C. Heller, Mrs. H. F. Albershardt and Mrs. A. S. Snow were in charge of bridge games for the women.

S. J. Horton Is Speaker

S. J. Horton, secretary of the Cleveland Insurance Board, was invited to address the Ohio Fire Underwriters Association, giving in some detail what has been accomplished in Cleveland recently in having fire branch offices abolished. The Cleveland Insurance Board setup, in view of the changes, is considerably altered. With the withdrawal of the fire branch offices all companies are placed on an equal competitive basis. In addition, the new regulations present a completely different picture with respect to requirements for applicants for membership. Mr. Horton stated that it is the desire of the board to place all detailed information regarding these changes before interested field men in the state, regardless of their company affiliation. He stated that he has written to the non-affiliated companies inviting them to call at the board office in order to get complete information regarding the changes.

The Cleveland Insurance Board is setting up three classes of membership instead of two as formerly. All the details have not been as yet worked out. However, the principles on which they will operate are well defined so that the management can now furnish correct information.

Yost in Local Agency

E. H. Yost, manager of the Travelers Fire and Charter Oak Fire in Cleveland,

covering northeastern Ohio, has resigned effective July 15 to engage in the local agency business. He will continue to have his offices in the Hanna building in Cleveland. Mr. Yost has been manager of the Cleveland office of the Travelers Fire for 13 years. In his new enterprise, he will handle the Travelers, the Michigan Fire & Marine and the American Bonding.

Elected Assistant Secretary

Fred C. Bertiaux Is Advanced by Hanover and Fulton, J. P. Jana Is Appointed Illinois State Agent

NEW YORK—At the meeting of the directors of the Hanover Fire and Fulton, Fred C. Bertiaux of Chicago, executive state agent of the companies in the west, who was appointed to that position in November last year, was elected assistant secretary and will be given general administrative duties at the western office at Chicago with Resident Vice-president W. K. Maxwell and Secretary John Rygel. James P. Jana of Springfield, Ill., becomes state agent to succeed Mr. Bertiaux who has been holding that position as well as executive state agent since November.

Mr. Bertiaux resides at Streator, Ill., and will continue in that city until October when he and his family will locate in Chicago to be near the western office. He started his insurance career with the Illinois Inspection Bureau, being stationed chiefly at Joliet. Later he became special agent of the Fireman's Fund in northern Illinois and subsequently was appointed Illinois state agent of Westchester. He joined the Hanover in 1923 as Illinois state agent.

Mr. Jana was brought up in the western department office, starting as file clerk, becoming assistant examiner and later examiner. W. F. Johnson of Springfield, special agent in central and southern Illinois, is Mr. Jana's assistant. All three men are well trained in the Hanover school.

Program Is Announced for Kentucky Field Meetings

LOUISVILLE—The program has been completed for the meetings of Kentucky field men at Mammoth Cave, June 14-15.

There will be a special ladies tour of the cave on Wednesday morning, with Mrs. Frank Nelson as chairman. The afternoon will be devoted to sports, with bridge for the ladies in charge of Mrs. E. C. Knoop.

The Kentucky Fire Prevention Association, David Zeiser, president, will meet June 14, with reports of officers and committee chairmen, and talks by R. E. Vernor, Western Actuarial Bureau, Chicago, and D. P. Vandivier, director department of fire prevention and rates, Frankfort, who will tell how the field men can cooperate with his department in fire prevention, followed by the election of officers.

That afternoon the Kentucky Blue Goose, C. P. Thurman, most loyal gander, will hold its annual meeting and model initiation.

The Kentucky Fire Underwriters Association will hold its semi-annual meeting June 15, with Tom G. Wilds, president, presiding.

Its convention committee is headed by R. L. Meeks, chairman.

In the evening there will be the dinner dance, under the auspices of the Blue Goose, and an entertainment program with Julius V. Bowman as master of ceremonies.

To Show Laboratories Film

The Southern California Fire Underwriters Association is sponsoring the showing of the Underwriters Laboratories sound film, "Approved by the Underwriters," in Los Angeles June 13. Agents and brokers of the Insurance Exchange of Los Angeles will be guests. Superintendent H. G. Ufer of the west-

ern district of the Laboratories is cooperating with the association in having the film shown there.

Sunflower Puddle Elects

George E. Freese, St. Paul, was advanced to "big toad" of the Sunflower (Wichita) puddle of the Blue Goose; W. R. Mills, Kansas Inspection Bureau, pollywog; W. B. Hershe, Western Adjustment, croaker, and Hugh L. Knisely, North British, bouncer. R. B. Latham, North America, is the retiring big toad.

Pye to Northwestern Mutual

Lester E. Pye has been appointed state agent for New England by the Northwestern Mutual Fire of Seattle. It has been doing only reinsurance business there. Mr. Pye is a native of Cliftondale, Mass., started with the Hartford Fire in 1920, was with several Boston agencies and went with the Dorchester Mutual Fire, becoming assistant secretary and special agent.

New Jersey Specials Elect

At the annual meeting and outing of the New Jersey Special Agents Association at the Cedar Ridge Country Club, Livingston, N. J., G. H. Buckingham, Phoenix Assurance, was elected president; C. H. Conklin, Northern of New York, vice-president; Edward Kelley, Hanover Fire, treasurer; Arthur Bachman, Home of New York, secretary.

Mountain Club Ends Season

DENVER—The Mountain Field Club held its last regular meeting of the season. The next will be held in September. Congratulations were extended on the Casper inspection by the officers and plans made for continuing the work of the field advisory committees over July and August.

North Dakota Field Men Elect

The annual meeting of the North Dakota Fire Underwriters Association was held in Fargo this week. The following officers were elected: President, H. O. Kallgren, Home; vice-president, T. P. Davis, Phoenix of Hartford; secretary, A. K. Bolton, National Fire; executive committee, D. C. Brown, Fire Association; H. P. Morris, North British & Mercantile; S. E. Bickard, New York Underwriters; C. H. Christensen, Great American. Appointment of a Business Development committee was left to the president.

At the annual meeting of the North Dakota Fire Prevention Association, these officers were elected: President, M. T. Hower, Liverpool & London & Globe; vice-president, F. A. Nelson, Norwich Union; secretary, C. H. Christensen, Great American.

Minnesota Meetings June 22-23

Fishing, golf, trap shooting and other outdoor sports will feature the joint annual outing of the Minnesota Fire Underwriters Association, Blue Goose and Minnesota State Fire Prevention Association, June 22-23 at Sunset Beach hotel, Glenwood, Minn. The annual meetings of the underwriters association and fire prevention association will be held the morning of the opening day with luncheon at noon, contests in the afternoon and a dinner in the evening. The outdoor contests will take up all the second day with the Blue Goose banquet in the evening, at which the prizes will be distributed.

J. Harry Lewis, St. Paul Fire & Marine, is chairman of the general arrangements committee.

Mittelbush New Illinois Head

R. R. Mittelbush of the Security of Davenport was elected president of the Illinois Field Club (Western Insurance Bureau) at the midway meeting in St. Charles, Ill. He succeeds R. L. Britt, formerly of Northwestern National Fire, who recently went with the Gulf, which is a non-affiliated company. R. B. Evans, Northwestern National, was elected vice-president. Lloyd Eppler,

Firemen's, continues as secretary.

Mr. Mittelbush was presented with a wedding gift. He and Miss Virginia White of Davenport were married in April.

Don Davidson, Firemen's, and Mr. Olsen, Northwestern National, were elected to membership. A memorial was adopted for Dan T. Smith, Firemen's, who died recently.

Indiana Meetings June 20

The annual meeting of the Indiana Blue Goose will be held at the Indianapolis Athletic Club June 20. Reports of officers will be given, election of officers and of delegates to the grand nest and a memorial service held for members who have passed away during the past year.

The Indiana State Fire Prevention Association will also hold its annual meeting June 20 at the same place, following the dinner at which both groups will assemble.

California Blue Goose Elects

The California Blue Goose at its annual meeting in Los Angeles elected these officers: Most loyal gander, E. E. Hensley, attorney; supervisor, Raymond Needham, Glens Falls; custodian, Jack Shields, Pacific Board; guardian, H. L. Kinney, Eby & Co.; welder, K. H. C. Dunbar, Fire Companies Adjustment Bureau; keeper, J. C. Buchanan, Automobile Club of Southern California; delegates to grand nest, Mr. Buchanan and E. W. Dunn of Selbach & Deans; alternate Roy Elmore, Pacific National.

Open Ohio Office

The Trinity Universal has opened a branch office at 85 East Gay street, Columbus, O., to serve Ohio agents. The Ohio business was formerly taken care of by the company's Indianapolis branch. A. E. Posner, Columbus branch manager, has been with the Trinity Universal for 10 years. He has had charge of Ohio for some time, working out of Indianapolis. H. V. Kincannon is claim adjuster at Columbus and Don Henry, underwriter. Formal opening of the Columbus branch was held last week.

Johnson in Eastern New York

C. L. Johnson, special agent of the Phoenix of Hartford group, has been transferred to eastern New York State to relieve Special Agent R. M. Carothers, who will continue supervision of central New York from his present headquarters in Syracuse. Mr. Johnson's temporary address will be 91 State street, Albany, N. Y.

L. & L. & G. Appointments

Jack N. Reid has been appointed special agent in Tennessee for the Liverpool & London & Globe. He is 26 years old and spent two years in a training school of the company. He is the son of Robert C. Reid, state agent in Louisiana. T. E. Van Ausdale has been appointed special agent of the company in Kentucky.

Both are graduates of the educational course of the associated companies at their United States headquarters in New York, and each will get practical field training under the state agents in their respective jurisdictions.

Silhavy Goes to West Virginia

The National Fire of Hartford and Mechanics & Traders announces the appointment of C. R. Silhavy as special agent in West Virginia to assist State Agent W. L. Bellmer and Special Agent D. S. Butler. Mr. Silhavy joined the automobile department of the National Fire as an underwriter in 1928, in 1932 was transferred to fire underwriting, and in 1936 to inland marine underwriting.

Anthracite Outing June 23

The Anthracite Field Club will hold its annual outing at the Irem Temple Country Club in Dallas, Pa., June 23.

Joint Executives Named by Two Organizations

Commercial Union and Ocean Accident Coordinate Their Administrative Work

NEW YORK.—F. W. Koeckert, United States manager, Commercial Union and general attorney, Ocean Accident, announces the following appointments:

Henry Collins, U. S. manager of Ocean, has also been appointed deputy U. S. manager of Commercial Union. D. E. Monroe, assistant U. S. manager of Commercial Union, has also been appointed assistant U. S. manager of the Ocean. George L. Lakin, assistant U. S. manager of Ocean, has also been appointed assistant U. S. manager of Commercial Union.

O. C. Gleiser, secretary of Commercial Union, has been appointed assistant U. S. manager of Commercial Union and assistant U. S. manager of Ocean. H. W. Miller, secretary Commercial Union, has been appointed assistant U. S. manager of Commercial Union and assistant U. S. manager of Ocean.

For some time at the New York office and elsewhere the Commercial Union-Ocean group has taken steps toward a greater coordination of its various activities. The modern trend of business has emphasized the importance and the ever-increasing demand that men engaged in directing one class of business should have the opportunity of becoming familiar with all classes of business written by the group. The new appointments may be regarded as another forward step in the general coordination plan of the group.

All the new appointments concern men who have been in the service of either Commercial Union or Ocean for many years.

Want Reinsurance Information

The Missouri Association of Insurance Agents has requested that companies give the association names of their treaty reinsurers. The request is signed by President M. L. Clevlen. He suggests that the information be sent to Executive Secretary Rodgers in St. Louis.

Minnesota Meetings

WORTHINGTON, MINN.—Agents of southwestern Minnesota will meet here July 14 to complete the organization of a regional association. E. D. Swanberg is acting as temporary secretary. A B. D. O. meeting was held at Virginia June 9.

Freeport, Ill., Men Honored

M. V. Peasley, vice-president and secretary of the Bankers Mutual Life of Freeport, Ill., has been elected president of the Freeport Rotary Club. S. H. Quackenbush, manager of the Westchester western department, was elected vice-president of the club.

To Merge Factory Mutuals

Policyholders of Blackstone Mutual Fire and Merchants Mutual Fire will meet in Providence, R. I., Thursday of this week to vote on a plan to merge the two institutions under the title of Blackstone Mutual. These are factory mutual companies and they have the same set of officers. Blackstone Mutual as of Dec. 31, 1937, reported assets \$3,363,063, surplus \$1,625,392. Merchants Mutual has assets \$1,864,035 and surplus \$836,878. C. E. Rigby was elected as new president of the two companies recently. He states that the consolidation is being undertaken in the interest of economy and to avoid duplication.

Stuyvesant Leaves N. Y. Exchange

Stuyvesant has resigned from the New York Fire Insurance Exchange because it is now writing participating policies in violation of the exchange agreement.

L. & L. & G. Head Office Report Reveals '37 as One of Best Years in Its History

Chairman Arthur E. Pattinson at the annual general meeting of Liverpool & London & Globe referred to the 1937 operations as being among the most satisfactory ever reported. The total of net claim payments over the past 102 years now exceeds £200,000,000.

"In the fire department," he observed, "there is a continuance of the high level of excellence we have of late years experienced at home, in the United States, and elsewhere. In the accident department, there is a higher standard of achievement than we have previously

(CONTINUED ON PAGE 31)

Supreme Court Reserves Decision as to Ekern

MADISON, WIS.—The Wisconsin supreme court has reserved its decision as to whether it will take original jurisdiction in quo warranto proceedings against Governor LaFollette in a complaint by John Martin of Thiensville, Wis., seeking ouster of H. L. Ekern, former insurance commissioner, as lieutenant governor of Wisconsin. Mr. Ekern, who maintains insurance law offices in Chicago and Madison, Wis., recently was appointed lieutenant governor to fill a vacancy.

Pass Atlanta Safety Measures

ATLANTA—As an aftermath of the Terminal Hotel fire May 21, the city council has passed five ordinances, with the approval of Mayor Hartsfield, to enforce a number of safety provisions designed to prevent such disasters.

The amendments were carried through to final adoption over strenuous opposition of some members who desired that they be referred to a committee. Penalties as high as \$200 and 20 days imprisonment are provided.

N. H. Demands Rate Filings

Commissioner Rouillard of New Hampshire has demanded that filings be made of automobile, fire, theft and collision rates within 30 days.

Prominent Kansas Agent Dies

Ralph W. Oldroyd, 55, for many years a leading local agent at Arkansas City, Kan., died there following a heart attack. Mr. Oldroyd took over the insurance department of the old Hill Investment Co. of that city, after many years in the furniture business, and had built up one of the strong agencies of south central Kansas. E. D. Moncrief, a partner in the agency, will carry on the business under the Oldroyd name for the present. A number of field men attended the funeral.

Share Placed in Trust

NEW YORK—Under the will of the late G. F. Sanford, president of the prominent brokerage house of Smyth, Sanford & Gerard of this city, his interest in the business has been placed in trust for the benefit of his widow, son and daughter.

Michigan Hit By Storm

JACKSON, MICH.—Jackson county was swept by tornadic winds during a series of electrical storms which blanketed most of the state. Wind losses were extensive, especially at Sandstone, Parma, Rives Junction, Henrietta, Waterloo, Sylvan Center, Manchester and in rural territory.

J. J. Beall, vice-president North Western Mutual Fire, Seattle, visited this week in Chicago inspecting the newly opened branch there which is managed by P. J. Brown. Mr. Beall planned to go on east to inspect branches there before returning to the home office.



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EDITORIAL COMMENT

Regulation of Lawyers' Activities

TAXATION of lawyers' fees and annual licensing of lawyers would appear to be the natural result of the efforts now being made by bar associations to exclude lay persons from all activities pertaining to the law. Insurance companies pay a premium tax and an annual license tax on agents and this form of regulation results in the insurance business being transacted by responsible companies and agents.

The bar associations are endeavoring to get the benefit of excluding "poachers," without the corresponding protection to the public which is the real object of regulation. The low condition of the bar is conspicuous in practically all cities. The bar associations never move except under public clamor, and then only feebly. The profession is honeycombed with malodorous practitioners, and under old procedure there is no effective way of routing them out.

The annual license system seems ideal for the task of cleaning the legal stables. The trouble now is that a lawyer is admitted to the bar and thereafter, for life, he is free to prey upon the public unless his operations become so flagrant that the bar association is forced to take action. After a criminal career of many years, with final exposure in some outrageous case, the gentle court, dealing with a professional brother, may sus-

pend the right to practice for a few months or a year. Even if a lawyer is nominally disbarred for life, when the excitement dies down the court relents and again admits him to practice. With an annual license requirement it would be far easier to check evil practices.

The rules for the practice of the law for centuries have been conceived as being in the public interest. They were to protect the public, and not to draw fees into professional hands, nor to exploit fees from the public for useless services. If the lawyers demand a monopoly the public should have the benefit of the regulatory system in order to clean up the rotten spots.

Furthermore, a tax on legal fees, similar to the tax on insurance premiums, would afford a tremendously effective check on the worst activities of the disreputable lawyers. If the lawyers were required to report their fees and make them a matter of public record, with a right on the part of the supervisory department to examine their books, much of the "dirty work" now performed by lawyers would be driven out of the dark channels where it is now concealed.

The tax and licensing system for lawyers, modeled on that for insurance, would in a reasonable time raise the legal profession to the high plane to which insurance has been brought.

Keep the "Independent" in Adjusters

J. W. BURDEN of Chicago, head of the automobile and transportation department of the western branch of the HARTFORD FIRE, in his talk before the annual meeting of the NATIONAL ASSOCIATION of INDEPENDENT INSURANCE ADJUSTERS recommended that the word "independent" be omitted from the title. He said that a capable, honest, conscientious adjuster is "independent" and therefore the word should be considered superfluous.

We are inclined to disagree with Mr. BURDEN. The term "independent adjuster" has a definite meaning, characterizing those adjusters that represent only insurance companies, while the "public adjuster" or "adjuster for the assured"

represents claimants. There is a sharp line of demarcation between these two classes of adjusters and the word "independent" in our opinion is very significant and should not be disregarded.

The people should have in mind the difference between these two classes of adjusters. Confusion has arisen for instance in Michigan. The Michigan insurance department, it was stated, intends to look into "adjusters." The "independent adjusters" are not under scrutiny by the insurance department. It is the "public adjuster" and contractors operating for the account of the assured. Yet the papers classified all "adjusters" in the same category.

Buying Power of Insurance Demonstrated

SOMETIMES it is an excellent lesson for insurance to demonstrate its buying power in a community. People in a city do not appreciate the number of people that are engaged in the insurance business or who are dependent upon it for their daily support. Recently the ILLINOIS BANKERS LIFE

of Monmouth, Ill., gave a visual demonstration of just how far the wages of insurance people go. In paying its staff amounting to 250 on a semi-monthly basis it gave them bags of silver dollars. There was over a third of a ton of these dollars sent to the ILLINOIS BANK-

ERS so it could meet the requirements. The upshot was that the community was flooded with these "cart wheels." Merchants and others receiving them were astounded at the number that suddenly appeared in the Monmouth neighborhood. In that section silver dollars are comparatively rare.

Therefore the advent of so many at one time certainly left its impression on the people. The employees were asked not to deposit these silver dollars in their banks but to pay cash for what they bought out of this special payroll to demonstrate what it means to the city.

Credit Executive's View of Insurance

H. H. HEIMANN, executive manager NATIONAL ASSOCIATION OF CREDIT MEN, in his talk before the PENNSYLVANIA INSURANCE FEDERATION said that credit executives today look upon insurance coverages as being very important. He charac-

terized them as an invisible asset. He said:

"Credit men may have fallen down on this point in the past but credit losses from business mortalities due to the lack of insurance will not occur in the future."

PERSONAL SIDE OF BUSINESS

Clifford H. Rice of Boston, general agent for the Niagara Fire and the Maryland of the America Fore, is celebrating his fiftieth anniversary with the former company. At a special luncheon given to him by the executives, President B. M. Culver gave a talk on Mr. Rice's character and career and presented him with a handsome gift in commemoration of the event. Born in Wellesley, Mass., Mr. Rice secured his first job as office boy for C. T. Powell, a Boston agent. In 1888 he became associated with H. R. Turner, then general agent for the Niagara and was appointed special agent in 1891. In 1896 he was made general agent and at the same time was appointed manager of the Boston branch office.

Mr. Rice operates as general agent for Maine, New Hampshire, Rhode Island and eastern Massachusetts. His Boston office functions also as the local branch office of the Niagara.

Henry W. Meeker, the oldest insurance agent in Warren county, Ohio, will celebrate his 81st birthday in July. He has been in the business continuously for 54 years. His son, Fred, is associated with him in the Meeker & Meeker agency at Franklin.

One of the fatalities in the tragic Terminal Hotel holocaust at Atlanta, Ga., was L. A. Hardman, an inspector for the Southeastern Underwriters Association. He was 64 years of age and had been with the organization for 12 years. He traveled in Alabama. He was visiting at Atlanta at the time of the fire.

J. H. Johnson, Clarksdale, Miss., local agent and former Mississippi commissioner, is in a critical condition at his home in Clarksdale.

Mr. Johnson sustained a heart attack several months ago and underwent treatment at a Memphis hospital before being taken to Clarksdale. He has been in the insurance business at Clarksdale for 45 years.

May 1 marked the 47th anniversary of R. B. Heaton's connection with the Eureka-Security F. & M. of Cincinnati, of which company he was long secretary, and which is still represented in the Salem, O., agency of Heaton & Stratton, of which he is senior member. The anniversary induced the veteran fire man to write interestingly from his

winter home in Orlando, Fla., of the early history of the Eureka-Security and of the methods in vogue in the fire field in those days. Mr. Heaton recalls that it was on May 1, 1891, that he became connected with the company.

John B. Canfield of Kansas City, marine special agent of the Automobile, and Ruth Mary Mead were married at Detroit.

A farewell banquet was tendered S. Y. Tupper of Atlanta, who is retiring as manager of the Royal-L. & L. & G. groups which are moving the southern branch to New York, in tribute to his long service and splendid record. There were 32 southern managers and assistants present. All the members of the executive committee of the Southeastern Underwriters Association attended. Paul B. Hulfish, assistant secretary of the Southeastern Underwriters Association, was in charge of the arrangements.

John C. Muckerman II, a broker associated with General Insurers, Inc., and son of Chris. J. Muckerman, president St. Louis Fire & Marine, is soon to be married to Miss Mildred Bakewell, daughter of Mr. and Mrs. Edward L. Bakewell, of Huntleigh Village, St. Louis county.

U. M. Lelli of Chicago, general agent inland marine and business development department of Phoenix of Hartford, and Mrs. Lelli announce the birth of a daughter, Barbara Ann, at Mercy Hospital in Chicago.

E. J. Silhanek, assistant western manager of National Fire, is expected to be able to return to work shortly. He has been confined to the hospital and to his home for several weeks due to an eye infection.

William E. Ellis, 49, special agent of the Glens Falls for many years, died in Topeka, Kan. He had been in poor health for several years.

H. G. Casper, United States manager Eagle Star of London, will sail from New York City on the "Champlain" June 11, for a visit to the head office, planning to return from this, his first trip abroad, early in July. Mr. Casper's association with the Eagle Star dates from 1927, when he became assistant manager of its western department at



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Chicago, shortly thereafter becoming associate manager. He was then in turn appointed assistant United States manager and United States manager.

Charles C. Hannah of Boston, vice-president of Fireman's Fund, went to Chicago last week for the funeral of Assistant Western Manager H. A. Bush and remained over to confer with Western Manager E. D. Lawson until Tuesday evening of this week.

Chauncey S. S. Miller, Jr., of Whitney & Miller, Chicago adjusting firm, has just returned from a week's flying tour of the entire southwest extending to Los Angeles. He was a flyer during the world war and has continued to fly, being very expert. He went on the jaunt with Dr. Sidney L. Walker, Chicago eye surgeon and noted amateur flyer, in the latter's new cabin plane. They flew to Dallas the first day and on to Los Angeles the next day, spending two days there and making short hops to Burbank, Cal., and other points. They were back in Chicago seven days from the time they left.

Certified Public Accountant and C. P. Butler Speak at Philadelphia Meeting

PHILADELPHIA—C. P. Butler, New York City manager North America, in his address before Pennsylvania Insurance Days, touching on inland marine insurance, remarked that while it was a natural outgrowth of the marine business, the inland marine underwriter had evidenced his greatest ability in the field of property insurance. "I hate to think of the criticism against the business for failure to provide necessary coverages," he said, "if the inland marine underwriter had not had the courage to pioneer."

He pointed out that the personal property floater dealt with the personal side of a man's life and that riding a man's hobby often led to a sale. The premium volume, he contended, "shows that the people want this coverage."

Discussing the manner in which a C.P.A. looks upon U.O. before and after a loss, F. S. Glendening, Philadelphia certified public accountant, pointed out that accounts, bankers and credit executives today recognize the merits "of such important adjuncts to property insurance as use and occupancy, profits, rents, leasehold and extra expense policies to protect persons against such hazards as fire, windstorm, explosion and riot and civil commotion."

In a masterly paper in which he outlined the various types of U.O. policies, he explained that through this coverage, "Insurance companies attempt to place their assured in the same position after the period of interruption as they would have been had no loss occurred. The protection granted therefore must do as much for the assured as his own business could have done."

President J. Ambler's Election

The election of Secretary J. Ambler of the Ohio Mutual of Salem, O., to the presidency, recalls the founder of that company greatly revered, J. R. Vernon, who organized it in 1876, was first its secretary and then president, serving in the latter office until his death in 1928. Mr. Ambler started with the company in 1889 and since 1901 has been secretary. The first president was M. R. Robinson, who died in 1877. He was succeeded by Firman Gee, who died in 1901. Since organization the Ohio Mutual has paid \$2,122,042 in losses and dividends to policyholders of \$1,255,346. Its assets are \$499,757 and surplus is \$415,319.

G. C. Johnston, cashier of the Dermott State Bank, Dermott, Ark., and Duane Franklin have purchased the Franklin Insurance Agency and will operate it as the Dermott Insurance Agency.

"Sigh" Drew Fifty Years on the Firing Line



CYRUS KING DREW

Cyrus King Drew, editor of the "Western Underwriter" of San Francisco, has just published a magazine in booklet form entitled "Half a Century of Insurance." It is full of historical facts and reminiscences, but contains numerous articles upon modern phases of the business written by nationally known insurance executives in all branches of insurance. Mr. Drew's volume is handsome in appearance, attractively made up and reveals in a broad, comprehensive way the march of insurance events between 1887 and 1937.

Mr. Drew's Career

"Sigh" Drew is an able, witty and sometimes sarcastic writer, who knows what he wants to say and how to say it. His "Pencilings by the Stroller" column has been eagerly read by those in the insurance business for considerably more than a quarter of a century. He began his insurance career in 1887 with the first fire insurance rating board in the south, which was organized in New Orleans. His career in insurance journalism commenced when he started to send to the old "Insurance Herald" of Louisville a weekly news letter. His work attracted the attention of Young E. Allison, and after a few months, Mr. Allison brought him into the Louisville office of the "Insurance Herald" to succeed E. J. Wohlgenuth, now president of THE

NATIONAL UNDERWRITER, who was at that time (1897) leaving the "Insurance Herald" to organize the "Ohio Underwriter," later to be known as the "Western Underwriter" and now THE NATIONAL UNDERWRITER. In 1902 Mr. Drew went to Denver to take over the "Insurance Report" where he remained until 1931, when his paper was merged with the "Pacific Underwriter" and renamed the "Western Underwriter."

In compiling "Half a Century of Insurance" Mr. Drew's memory has served him well. He recalls the interesting events of the old days and writes knowingly of those who were prominent in other years. What he has written

and compiled is an important contribution to the literature of insurance, and will be read with real interest by insurance men countrywide.

New Edition of Huebner's Book

A revised and enlarged edition of "Property Insurance" by Dr. S. S. Huebner of the University of Pennsylvania has now been published. This is a standard work that is well recognized. This is the third edition. It consists of 682 pages. The Appleton-Century Company is the publisher. It is sold by THE NATIONAL UNDERWRITER, the price being \$3.

• A DECLARATION OF COOPERATION

The Royal Exchange Group in commending the record of the American Agency System and Old Line Companies as a whole, extends its compliments to both in recognition of their support of the ideals of Stock Fire and Casualty Insurance, and takes this opportunity to express its assurance of cooperation.



1720

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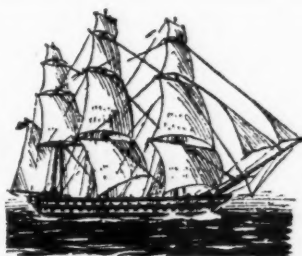
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1805

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1938

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The NATIONAL UNDERWRITER

June 9, 1938

CASUALTY AND SURETY SECTION

Page Nineteen

Automobile Rate of Fatality Down; Most Encouraging

Vice-presidents Randall of Travelers and Catlin, Aetna Casualty, Comment

HARTFORD—An aroused public is in great measure responsible for the very noticeable decrease in automobile accidents and fatalities during the past six months, according to Vice-presidents J. W. Randall, Travelers, and R. I. Catlin, Aetna Casualty.

Mr. Randall feels that a great share of the credit is due the various state authorities and prominent citizens who have been active in safety legislation and education. The periodic inspection of vehicles required in many states and cities he said, "have a lot to do with keeping cars in much better condition and safer to drive." He mentioned also the lowering of maximum speed limits and the much stricter enforcement of these laws.

Sees a Natural Response

"This drop in accidents is a natural reaction from the wide publicity as well as an accumulation of other things. As to how long it will continue, that is impossible to say. I think that it is to some extent a freak situation, but I hope that I am wrong."

Mr. Randall spoke enthusiastically of the formal safety education now available in various universities, such as Harvard, Northwestern, and New York University, as well as the extensive campaign carried on through the National Safety Council. He was very much interested in the training of teachers to teach safety methods, which has been carried on by the National Association of Casualty & Surety Executives through the National Safety Council. The safe driver reward plan, he concluded, has been of some value in this respect, but it is difficult to judge accurately its effect as yet.

Mr. Catlin's Views

Mr. Catlin stated that, "I cannot help but feel that all the effort we have expended is bearing fruit. In Connecticut, for instance, through the combined effort of the highway safety commission and the motor vehicle commission, we are getting before the public information and data on careful driving to which they cannot fail to respond. I cannot help but feel that the seriousness of the situation has caught public attention. Everyone knows how serious it is, because friends, relatives, and even members of our immediate family, have suffered as a result of automobile accidents. The public is aroused to the point where I do not believe it is just luck that they are driving more carefully."

"On top of concerted educational work, there is more emphasis upon en-

(CONTINUED ON PAGE 32)

Important Changes Made in Blanket Bond Form

NEW YORK—The Surety Association of America has made a number of changes in blanket bond No. 16, written for building and loan associations, credit unions and savings and loan associations. This contract is commonly referred to as the "building and loan blanket bond." The changes broaden the bond considerably, most of them being along the line of similar changes made in several bankers' blanket bond forms last fall and winter. No change is made in rates.

Probably the most important changes are the adding of coverage against damage to the offices of the assured and to the furnishings, equipment, safes and vaults by burglary, robbery, theft or larceny and attempt thereat, and the inclusion of a provision for retroactive restoration in the event of loss. The damage coverage was added to bankers blanket bonds recently and is generally regarded as a competitive step against burglary underwriters. Burglary contracts have covered damage for many years and this has been a strong talking point in competition. The damage coverage under the blanket bond applies if the assured is the owner of the premises or fixtures or is responsible for damage to them. Damage by fire is not covered.

Reinstatement for Past Losses

The new bond is automatically reinstated after payment of any losses, this applying both to future losses and to losses previously incurred, but undiscovered, subject to the limit of the total amount of the bond for losses caused by any one person or as a result of any one casualty. The old bond was reinstated only as regards future losses. Retroactive restoration is found in forms No. 5 revised and No. 8 revised of the bankers blanket bond and may be added to form No. 2 and to brokers blanket bonds for an additional premium. The assured automatically becomes liable for the prorata restoration premium as soon as a loss is discovered.

The retroactive reinstatement provision is regarded as particularly important in connection with this bond, because many building and loan associations carry limited amounts of protection and even a moderate loss could wipe out or seriously impair their coverage.

Insuring clause A, which covers infidelity of employees remains unchanged. The definition of employees, however, has been broadened to include officers, clerks and other persons in the immediate employ of the insured "while employed in, at or by any of the offices covered." Directors while performing acts coming within the scope of the usual duties of an officer, clerk or messenger of the association and attorneys of the assured are, as before, also covered.

Clause B, covering property on the premises, has been broadened to include in its scope the offices of any attorneys of the association elected or appointed by resolution of the board of directors. This is regarded as an important extension, because attorneys frequently have charge of securities belonging to building and loan and similar associations.

Clause C, covering property in transit, has been broadened to take in a wider area. It now applies while property is in transit anywhere within the United States or in transit outside the United States, but within 20 miles of any office of the assured covered under the bond. The old bond covered only within 50 miles of the insured offices and within the United States.

To the items of property covered under the bond have been added gold nuggets, gold dust, gold, platinum, silver and other precious metals, refined or unrefined and articles made therefrom, jewelry, watches, necklaces, bracelets, gems, precious and semi-precious stones. Canceled and uncanceled revenue stamps and uncanceled postal stamps without regard to the country of issue are now covered as "money." The definition of securities has been broadened to include non-negotiable as well as negotiable instruments and also to include specifically investment shares, certificates of shares, income shares, prepaid shares, full paid shares and matured shares. These securities are peculiar to building and loan associations and there was some question as to whether they were covered under the old bond.

In the event the bond has been canceled by the company or by the assured and a loss discovered after return premium has been paid, the new bond provides that the assured shall refund the proportion of the return premium that the amount of loss bears to the amount of the bond. The old bond required that the entire return premium should be refunded under such circumstances.

The change is effective June 1. Companies which are using up their supplies of old forms are furnishing branch offices with riders incorporating the new provisions. Existing bonds may be endorsed to take advantage of the changes. Most companies have announced that they will consider all bonds now in force as covering under the new forms, whether or not a rider is attached.

Because the Surety Association has ruled against giving retroactive restoration in mid-term, this feature will apply to bonds now in force only as regards losses sustained after the date on which the rider is attached.

Casualty & Surety Agents to Stage Membership Drive

KANSAS CITY—The National Association of Casualty & Surety Agents will inaugurate a nation-wide membership drive June 12, continuing through June 18, according to Cliff C. Jones of R. B. Jones & Sons, president of the association.

W. D. O'Gorman of Newark has been named by President Jones as chairman of the drive in all states east of the Mississippi, and Glenn E. Charlton, Lawrence, Kan., to head the drive in those west of the Mississippi.

The association expects to add about 75 representative general agents throughout the country.

O'Connor Head of National A. & H. Association

Notable Program Presented at Cleveland Convention—Attendance, Interest Good

NEW OFFICERS ELECTED

President—E. H. O'Connor, United States Casualty.

First Vice-president—W. B. Cornett, Loyal Protective Life, Columbus, O.

Second Vice-president—E. H. Ferguson, Great Northern Life, Chicago.

Third Vice-president—Clyde E. Dalrymple, Preferred Accident, Milwaukee.

Secretary—George L. Dyer, Jr., Columbian National Life, St. Louis.

New members executive committee: A. M. Holtzman, Mutual Benefit Health & Accident, Rochester, N. Y.; William Dignam, W. E. Lord Co., Cincinnati; W. F. White, Royal Indemnity, New York; Earl B. Brink, Mutual Benefit Health & Accident, Detroit; J. C. Butler, Aetna Life, Salt Lake City.

By FRANK A. POST

The election of E. H. O'Connor as president and the virtual completion of a new setup for the executive management of the organization promise new activity and greater growth in the coming year for the National Accident & Health Association, which held its annual meeting in Cleveland with an excellent attendance and a notable program.

The new president is one of the best known men in the country in the field of accident and health insurance. He has been with the United States Casualty for many years as head of its accident and health department, recently with the title of assistant secretary, and is now transferring to a similar post with the Bankers Indemnity. He served for two years as chairman of the governing committee of the Bureau of Personal Accident & Health Underwriters. He has traveled widely throughout the country and has been in great demand as a speaker. He has been greatly interested in accident and health association work since the inception of the movement, both in the national organization, of which he has been first vice-president the past year, and the New York Accident & Health Club.

May Meet Next in New York

It seems to be practically a certainty that the 1939 convention will be held in New York, whose invitation for that meeting was presented by L. W. Winslow, Fireman's Fund Indemnity, president of the New York club. New York had five representatives at the meeting, three of them appearing on the program and the others taking an active part in the discussions. The Detroit club, which had 12 members on hand, constituting

(CONTINUED ON PAGE 32)

Sees Lloyds Answer in Illinois as in Bad Taste

The president of an important American casualty company has written as follows to THE NATIONAL UNDERWRITER, prompted by the article last week reporting the answer made by London Lloyds to the quo warranto action filed by 17 surety companies, who believe the London underwriters were not compelled to conform strictly to the Illinois law in becoming licensed:

"I note with interest the article on page 17 of the June 2 issue of THE NATIONAL UNDERWRITER with reference to the answer filed by the attorneys of London Lloyds to a suit now pending in which the question has been raised as to whether London Lloyds is operating in Illinois in accordance with the Illinois law. That is a legal issue to be decided solely by the court.

Enjoyed Lloyds Movie

"I am particularly interested in your comments as to what the answer submitted by London Lloyds to this suit contains. According to your article it is stated that due to lower commissions paid by London Lloyds to their agents and to a greater skill in underwriting and perhaps also to other merits, London Lloyds is able to undersell the American insurance companies and that, therefore, not being able to meet the competition of London Lloyds the American insurance companies are conspiring to eject London Lloyds from Illinois. Let me repeat that whether London Lloyds is doing business in accordance with the law of Illinois is a matter for the court to decide and if a suit has been brought to determine whether the law is being obeyed, it seems rather strange to me to attempt in an answer to show that a conspiracy exists to test the legality of this question. In the same sense I presume that it is true that there are a great many people in our penitentiaries who undoubtedly claim that a conspiracy was entered into which resulted in their conviction.

"I am personally indebted to London Lloyds for the enjoyment which a film play by that name gave me. I think, too, that American insurance owes a

debt to London Lloyds for insurance coverages not obtainable in this country, the lack of which would be embarrassing to business generally and to most insurance companies. From your article I take it that we are now further indebted to London Lloyds for the suggestions contained in their answer as to how the American insurance system may be improved. The thing is so simple that I am surprised that American insurance has not thought of it for itself. All that needs to be done is to reduce agents' commissions and to import to the United States one or more of these specially skilled underwriters on which, according to your article, London Lloyds now has a monopoly. It is a good deal like the suggestion that the way for us to better meet the competition of English manufacturers is to reduce the wages of the American wage earners to the English level and then import a skilled English plant superintendent who knows how to handle English labor to run the factory. You will gather from this that, basing my conclusions on your article, the bad taste of the answer can only be justified on the theory that the means are justified by the end.

English Companies Welcomed

"There are many foreign insurance companies operating in this country and among them many English ones, including many American corporations whose stock is owned or controlled by the English insurance companies. These companies, all of them, have been welcomed and treated with every courtesy and have not been discriminated against, legally or otherwise. Those companies in turn have transacted their business in accordance with American practices; they have obeyed the law of good ethics; they have not spent any time criticizing the American agency system, but, on the contrary, have been supporters of all these things and have rendered a very useful service to the American insuring public. This is quite a different picture from that presented by the answer of London Lloyds as explained in your article, which is my excuse for writing you this letter."

Leaders in Alabama Casualty Field Are Shown

Premiums and losses of casualty companies writing \$50,000 or more in Alabama last year are as follows:

	Premiums	Losses
Aetna Casualty	\$ 211,840	\$ 77,080
American Employers	59,864	30,548
American Mut. Liab.	538,649	257,594
American Surety	60,428	17,506
Bituminous Casualty	143,943	64,037
Commercial Cas.	61,600	38,713
Consolidated Und.	57,426	32,519
Continental Cas.	117,543	69,321
Employers of Ala.	402,755	186,654
Employers Liab.	153,333	35,589
Fidelity & Cas.	184,700	84,109
Fidelity & Deposit.	100,911	27,525
General Accident	104,341	26,415
Hartford Accident	207,946	78,191
Hartford St. Boiler	80,170	7,854
Indem. of No. Amer.	103,405	24,400
Liberty Mutual	197,751	82,063
Life & Casualty	162,834	75,474
London Guarantee	74,397	34,069
Lumberm. Mut. Cas.	182,020	80,689
Maryland Cas.	340,926	123,472
Mass. Protective	74,930	44,234
Metropolitan Life	124,421	74,039
Mut. Ben. H. & A.	102,513	55,341
Nat. Life & Acc.	395,579	173,096
National Surety	102,788	11,950
New Amsterdam Cas.	118,010	44,832
North Amer. Acc.	54,121	31,178
Pacific Mutual Life	70,114	81,671
Prov. Life & Acc.	349,790	190,556
Royal Indemnity	103,276	40,538
St. Paul Mer. Indem.	115,274	30,935
Standard Accident	93,887	42,121
State Farm Mut. Aut.	106,312	52,069
Travelers	190,558	110,801
U. S. Casualty	81,232	21,411
U. S. F. & G.	377,129	123,576
U. S. Guarantee	64,600	15,208

Gets Service on Unlicensed Operator in Kentucky

The efforts of Majestic Life Association of Denver to avoid legal service in Kentucky met with failure in the decision of the Kentucky court of appeals in Majestic Life vs. Sowder. A \$1,000 policy in Majestic Life was taken by Sowder and his wife at the instance of one Hamlin, who solicited the business and collected the first premium. Mrs. Sowder subsequently died. Proofs were sent to Majestic Life but it failed to pay. Process was issued and served on Hamlin.

Subject to Ky. Jurisdiction

Majestic Life set up the argument that it is not an insurance company and, therefore, the service of summons was not valid. The court stated that whether Majestic Life is a life insurance company is not material. It is a corporation and it had an agent in Kentucky soliciting members, taking applications and collecting the first premium. He was still the agent of Majestic Life at the time of service. The application was made in Kentucky and the policy was delivered in that state.

Majestic Life is amenable to process whether it is an insurance company or not. It voluntarily came into Kentucky through its agents and it should be subject to the jurisdiction of the courts of Kentucky as to any matters arising through that agency.

Strong Efforts Made to Get Rehearing in Smithers ("Are You a Stockholder") Case

Strong representations are being made in an effort to induce the Illinois supreme court to grant a rehearing in the case of Smithers vs. Henriquez. The Illinois supreme court in its decision in that case upheld the right of the attorney for the plaintiff to ask the defendant whether he was a stockholder in American Employers, which was the insurance company interested. The inference obviously was that the defendant had insurance. That decision is disturbing to the casualty companies.

The Illinois chamber of commerce became interested and filed a petition with the Illinois supreme court for a rehearing. Now Attorney J. H. Hinshaw of Hinshaw & Culbertson, Chicago, has filed another petition, which is signed by 100 lawyers throughout the state. A. R. Peterson of Eckert & Peterson, Chicago, is also filing a petition.

Some of the casualty companies, whose stock is not owned by the public, are requiring attorneys for the plaintiff in Illinois courts now to state, in advance of trial, whether they intend to ask the defendant if he is interested in the insurance company. If the plaintiff's attorney indicates that he does intend to ask that question, then the insurance company lawyer presents an affidavit to the court that the insurer has no stockholders in Illinois. This can be done by casualty companies that are wholly owned subsidiaries of other institutions and by foreign insurance companies.

New 1938 Time Saver Will Be Out in a Few Days

The new 1938 Time Saver is on the press and will be released within the next few days. This is the 15th annual edition of the standard insurance book of accident and health policy information.

This year's edition is larger than previous years. Over 50 pages have been added. Complete showings of policies of two additional companies were added this year along with information about the policies of all companies in the previous editions.

The book contains over 950 pages and includes the analyses of over 1,000 commercial accident and health policies. It also contains a brief financial statement of the companies. Non-cancellable policies are described in full. Rates are given for all ages. States in which the companies are licensed are mentioned with list of officers of each company.

Provisions contained in the disability clause of the various life insurance companies having \$1,000,000 or more premiums a year are described. Many companies purchase quantities of 25 or more copies of the Time Saver to pass along to their men at the reduced wholesale rate secured by such quantity purchases.

Extreme care is used in compiling the Time Saver each year to assure accuracy and completeness in the description of every policy analyzed in the book. The compiler is under the supervision of the statistical department of the Accident and Health Bulletins.

The price of the new 1938 Time Saver is \$4. The book is published by The National Underwriter Company, 420 East Fourth street, Cincinnati, O.

Neblett to Atlanta

J. E. Neblett, Jr., Little Rock, Ark., has been appointed claim adjuster of the Aetna Casualty for the southeastern district under S. M. Hall, claim manager in Atlanta. He has just completed a 10 weeks course of instruction at the Aetna home office. He is a graduate of the University of Arkansas law department and has been with the Allan Gates agency of the Penn Mutual Life in Little Rock.

Cooperative Medical Plans Show Marked Development

Hammer Urges Accident and Health Men to Study Situation —Fears Federal Legislation

CLEVELAND—The marked development in cooperative hospital and medical programs was outlined by Wesley T. Hammer, superintendent of the Commercial Casualty's accident and health department in New York City, at the annual meeting of the National Accident & Health Association here. There is a lack of proper appreciation of the part that accident and health insurance has played and can play in the field of public welfare, said Mr. Hammer. "The general idea of accident and health insurance is so good that no fair minded person could possibly find fault with it. Only the details of putting the idea into effect might be criticised. This is what we should give thought to. Let us examine ourselves and see just where there might be room for improvement. Are the policy forms that we are selling, the forms which the public really wants? Are we giving the quality of service that the public feels it is entitled to? Can our marketing methods be improved? These are some of the questions that we might ask. Just at this time it seems to me to be very important that we find the right answers."

Strong Demand for Protection

The remarkable growth of the hospital plan during the last three years indicates that there is a strong demand on the part of the people for some sort of protection against the unpredictable catastrophe that serious injury or illness so often proves to be, said Mr. Hammer. People are especially receptive to the hospitalization plans and are acting almost spontaneously without high pressure or persuasion because they know something of the need.

In addition to the hospitalization plans which have been given much publicity lately, there has been a decided trend in providing for complete medical service. Mr. Hammer cited the work being done at Elk City, Okla., which has a cooperative medical project which provides a family of four or more with medical care for only \$24 a year, with hospitalization, dental work and incidentals at cost. Similar movements are already afoot in Nebraska and Wisconsin, while cooperative medicine is prospering in North Dakota and several points of Canada. In Los Angeles the Ross-Loos medical group is serving 60,000 people who get medical service, hospitalization, ordinary medicine and services of special surgeons and technicians, for \$2 a month. In Little Rock the Trinity hospital group is providing full medical, surgical and hospital service for \$2 per person a month or \$5 a family. There are about 5,000 people under this plan.

Washington Plan

Governmental employees in Washington, D. C., are operating a group health association representing between 5,000 and 6,000 people.

The idea of voluntary groups, medical-service units, has captured the imagination of many people throughout the country, said Mr. Hammer. The Bureau of Cooperative Medicine in New York is stimulating the formation of groups and the general type of the Washington association.

It is recognized that less than one-quarter of the average person's expenditure for medical care is spent for hospitalization so other schemes are being launched to provide more complete protection. The Associated Physicians Service of New York City and Newark has a plan requiring examination of the applicant, the benefit providing for 30 days in a licensed hospital at \$5 a day.

(CONTINUED ON PAGE 30)

Urges Agents to Stand for Best Companies Only

B. Conway Taylor, U. S. Fidelity & Guaranty, Addresses W. Virginia Agents

PARKERSBURG, W. VA.—An inspiring appeal to insurance agents to overcome cut-rate competition by cultivation of their field, quality of product and class of service was delivered by B. Conway Taylor, Baltimore branch manager United States Fidelity & Guaranty, at the meeting of the West Virginia Association of Insurance Agents. The title of Mr. Taylor's address was "Cashing In on Your Insurance Assets."

He drew a parallel between a successful insurance agency and a small country place near Baltimore where the owner has made a remarkable success raising and selling high-grade flowers. The plot of ground is small, the soil no better than that generally found around the locality and the owner a young woman who came to the state as a stranger with little capital. But by hard work and intelligent cultivation, she grows better plants than can be obtained from pretentious city florists and her personal attention to every sale assures the customer of more than his money's worth. The same factors, cultivation and service, were cited by Mr. Taylor as the reason why, in large and small communities, there are insurance agents whose success is the envy of their competitors.

Competition Not Unique

A point strongly emphasized by Mr. Taylor was the fact that every business has its problems and that every merchant and professional man is faced with the same problem of cut-rate competition based upon inferior goods and services. In every line of business or profession there are men who succeed in spite of price competition because they have sold the public on the need for quality.

"Your better class of merchant," continued Mr. Taylor, "your better class of professional men, have overcome this obstacle. Shoddy merchandise and shoddy professional service are still sold, but the public which has been properly instructed, or which has learned through personal experience, realizes that it gets what it pays for, and that the better in quality always costs more than the lesser in quality."

Leaders in Their Communities

Agents of the type who belong to the association and attend its meetings should realize, stated Mr. Taylor, that they are not the type of men who become second-rate merchants, ambulance-chasing lawyers, quack doctors or "painless" advertising dentists. They are leaders in their communities and approximate in their field the type of business and professional men who are outstanding in their callings. Mr. Taylor urged any agent who is not convinced of the superiority of standard stock insurance to study the history of the insurance business, the records, aims and practices of the stock companies and the armies of honest stock insurance agents throughout the country. Confidence in the product and in himself is the first requirement of a successful agent.

After outlining the physical and economic assets of West Virginia, Mr. Taylor continued: "How best then can you bring under more intensive cultivation this splendid field of yours?"

(CONTINUED ON PAGE 32)

Safe Driver Plan Approved by Ohio Attorney-General

Not in Violation of Anti-rebate Law—Companies Introduce Plan Retroactive to April 1

NEW YORK—Member companies of the National Bureau of Casualty & Surety Underwriters are now using the safe driver reward plan in Ohio, making it retroactive to April 1. When the Ohio attorney-general ruled that the plan does not violate the law, Commissioner Bowen filed the opinion and the National Bureau assumed this authorized the companies to proceed with the plan.

COLUMBUS, O.—The attorney-general of Ohio has handed down an opinion to the effect that the safety experience plan, or safe driver reward plan, as proposed by stock insurance companies, is not in violation of the anti-rebate laws of the state of Ohio. In this ruling, the attorney-general reverses the stand of the Ohio department of insurance.

"The legislature, in enacting Section 9589-1, supra, intended to prevent discrimination by the insurer between its insured, by prohibiting insurance companies and their representatives from using certain benefits and advantages as inducements to insurance unless they were plainly specified in the policy," said the attorney-general. "If this clause does not apply to all of the enumerated inducements in Section 9589-1, supra, except the one referring to stocks and bonds, then every insurance company would be violating the foregoing provision. It is true that the inducements used by one insurance company may be more attractive to purchasers of its policies than the inducements used by other insurance companies and thus result in the loss of business for the last mentioned companies. However, in the case of State ex rel. v. Conn, supra, the court pointed out 'that the purpose of the fire insurance act (Sect. 9589-1, general code) was to prevent discrimination as to rates directly or indirectly by the insurer between its insured, and that it has not for one of its purposes the prevention of competition between insurance companies as to the rate which each may charge.'

Every Rebate Not Unlawful

"The premium payable under the endorsement under consideration herein is 100 percent of the deposit premium in cases where automobiles are involved in an accident during the policy year and 85 percent of the premium deposit in cases where automobiles are not so involved. It might be argued that the return of the 15 percent of the premium deposit constitutes a rebate. However, every rebate is not an unlawful one as was pointed out in opinions of the attorney general for 1932, Vol. II, page 822, where in it was held that Section 9589-1, supra, 'only prohibits a rebate of premiums payable on the policy.' Under the endorsement, owners of automobiles may be charged different amounts of premiums. However, this is not in violation of the provisions of the anti-rebate and discrimination law. This was recognized in the opinion above referred to wherein it was said at page 824 that Section 9589-1, supra, 'does not prohibit charging different persons different amounts of premiums for the same risks, provided such premiums are stipulated in the policy and so long as the full amount of the premium payable on the policy is charged and collected.'

"In view of the foregoing, it is my opinion that the safety experience plan does not violate the provisions of Section 9589-1, General Code."

John A. Lloyd, secretary Ohio Association of Insurance Agents, places the following interpretation on the ruling

Transfers Allegiance to Bankers Indemnity



EDWARD H. O'CONNOR

Edward H. O'Connor, assistant secretary United States Casualty and manager of its accident and health department, has resigned effective June 20 to assume a like official post and duties with the Bankers Indemnity of Newark.

He is one of the best known men in the accident and health field, among both company men and the agency force. He served as chairman of the governing committee of the Bureau of Personal Accident & Health Underwriters in 1935 and 1936. He is now vice-president of the Accident & Health Club of New York and at the annual meeting of the National Accident & Health Association in Cleveland was chosen president. A forceful speaker, with an attractive personality, Mr. O'Connor has frequently addressed casualty and other gatherings.

Began with Metropolitan

Born in New York City 43 years ago, Mr. O'Connor was educated in the public schools and at Fordham University. His insurance experience began as a junior underwriter with the Metropolitan Life in 1915. After two years in world war service, eight months as a member of the army of occupation, he joined the Royal Indemnity, first as underwriter and production manager in its metropolitan department, and later as assistant manager of the accident and health division, spending five years with that company.

His connection with the United States Casualty dates from 1925. In addition to supervising its health and accident branch, he assisted in agency development work. He was promoted to assistant secretary in 1936.

handed down by the attorney general: "The plan which the attorney-general held to be legal is not the original safe driver reward plan ruled out by Mr. Bowen, superintendent of insurance, but an alternate plan submitted by the National Bureau of Casualty & Surety Underwriters to avoid the technicality of a rebate, under which the company will collect a deposit premium and the actual premium will be fixed at the end of the policy year. If the assured has had no loss or claim during the year, the premium will be fixed at 85 percent of the deposit and the unearned portion will be returned to the assured. If on the other hand, he has had a claim or a loss, the premium will be fixed at 100 percent of the deposit."

Paul A. Singrey Resigns

Paul A. Singrey, for 10 years manager of the Pacific Coast department of the Hardware Mutual Casualty of Stevens Point, Wis., at San Francisco, has resigned.

Debate N. Y. Plan for Auto Accident Compensation

Ray Murphy, R. M. S. Carson, T. A. Sharp Express Opposition at Hearing

ALBANY, N. Y.—At the constitutional convention judiciary committee hearing on the proposals to amend the constitution to permit legislation for motor vehicle accident compensation or insurance the proponents propounded the theory that motor vehicle accident compensation is a social problem and the burden of accident cost should be shifted from the injured person to all motor vehicle owners. At the close of the hearing, it was apparent that the proposals will not be reported, at least in their present form.

Professor J. P. Chamberlain, director legislative research fund of Columbia University, declared payment of compensation is more economically sound than paying persons a lump sum which rapidly disappears.

Economic Distress Suffered

Mrs. Karl Llewellyn, social investigator for Columbia University studying automobile accidents, said in two-thirds of personal injury motor vehicle cases less than the cost of the accident was received, one-half received nothing and in one-half of the cases investigated economic distress was suffered.

John Block, stated National Lawyers' Guild, of which he is vice-president, is the only bar association to indorse the proposals. He contended such legislation would save taxpayers large sums they are now compelled to absorb in relief and otherwise to pay the accident cost of others.

Joseph Roche, president of the state bar association, introduced the speakers opposing the proposals.

Raymond Cooper of Oswego, master of the New York State Grange, voiced the opposition of the farmers to the proposals. He said that motor vehicle accidents might be a social evil but strong drink is also a social evil and it would be interesting to know how much strong drink sold drivers of motor vehicles contributed to the accident toll.

Van Schaick Favors Plan

Among those who spoke briefly for the proposal were G. S. Van Schaick, vice-president New York Life and former superintendent of insurance, who qualified his remarks by urging the convention to proceed cautiously; George Meany, president New York State Federation of Labor, who read a resolution of the federation adopted in 1936 favoring a plan of insurance to lift the burden of motor vehicle accidents and reduce the economic hazard to the workers of the state.

Ray Murphy, assistant manager Association of Casualty & Surety Executives, declared the companies he represents don't like to oppose humanitarian proposals. He stressed the point that the insurance companies could not be accused of being selfish in opposition because the amount of insurance that would be written would be increased. "We feel," he said, "that it threatens the basis of our present system. We feel that these are vague and indefinite proposals the cost of which cannot possibly be estimated by any one, and we submit that they endanger the business in which we are engaged."

Mr. Murphy declared that the element of economic loss would merely be

(CONTINUED ON PAGE 30)

Claims Bureau Meeting Brings Out Its Results

Publicizing Claim Rackets and Fraudulent Practices Having Excellent Effect

C. S. Weech, vice-president New Amsterdam Casualty, in addressing a conference of the claims bureau of the Association of Casualty & Surety Executives, presiding over the meeting, stated that companies have a public duty in safeguarding the nearly \$1,000,000 that is paid out every day on some 10,000 claim benefits. Mr. Weech said that honest claimants should be paid without quibble. The companies should guard against paying money to those who do not deserve it. F. M. Parrish, general solicitor of the bureau, stated there are now 11 special agents employed by the bureau, many of whom were formerly investigators for the federal government. Field offices in Buffalo and Chicago have been reorganized and a new office has been established at Los Angeles.

He said that the bureau has worked on 196 cases involving fraudulent claim

practices since March 1. Prosecutions have been conducted in 31 cases. Convictions or pleas of guilty were obtained in 28. Ten attorneys have been disbarred for ambulance chasing. Much benefit has been derived from publicizing claim rackets and fraudulent claim practices.

L. K. Babcock, secretary Aetna Casualty, served as chairman at the afternoon session. J. H. Harvey, managing director of the National Conservation Bureau, suggested that a study of the relationship between claim and accident conditions in communities might show the way to an effective cooperative program between the claims and the conservation bureaus. Mr. Parrish speaking again described the difficulties encountered in determining the precise nature of claim conditions in a given neighborhood. T. B. Harvey, attorney for the Travelers, told about developments in the situation which have arisen from charges that individuals making claim adjustments for insurance companies were engaged in the unauthorized practice of law.

Insurance Expires Dec. 31

BOSTON—Although automobile license plates can be used up to noon of Jan. 1 of the following year in Massachusetts, the insurance which is written

as coterminal with the registration expires at midnight Dec. 31, the Massachusetts supreme court has held in Geary vs. Travelers. An automobile accident occurred at 3:40 a. m. Jan. 1, 1934, and the car had not been registered and insured for 1934.

Bans "Fronting" Arrangements

In line with the action of several other commissioners in prohibiting so-called "fronting" arrangements for unlicensed companies, Commissioner Britton of Tennessee rules: "No type of insurance carrier authorized to transact business in Tennessee may file its bond, certificate or policy with any state, county or city regulatory body of this state for and on behalf of an unlicensed company or any other type of insurance company." Mr. Britton states that certain companies have been filing bonds, certificates or policies for and on behalf of unlicensed companies, thereby assuming the unlicensed companies' obligations and furnishing an avenue whereby the unlicensed company is able to do indirectly what it cannot do directly.

H. B. Cheeseman, for the past five years with the First National Agency, St. Ignace, Mich., has opened the Cheeseman Insurance Agency. Don McEachern has succeeded him with the First National Agency.

U. S. Truck Insurance Bill Won't Be Passed Now

Pressure May Be Applied to Launch Federal Insurer Next Year, However

WASHINGTON—Organization of a government insurance corporation, to furnish insurance of all kinds to motor truck operators who cannot secure coverage from private companies at reasonable rates, is provided for in a bill now pending in Congress, introduced by Representative Edward C. Eicher of Iowa.

The measure, supported by the trucking organizations, has no chance of enactment this season and, in fact, is understood to have been introduced merely to give opportunity to observe the reaction with a view of pressing the bill for passage next year.

The proposed organization would be known as the United States Truck Operators Insurance Company, administered by three directors to be appointed by the President, each receiving a salary of \$10,000.

Would Have \$5,000,000 Capital

Like all other government corporations, the powers of the insurance company would be extensive and the board would be responsible only to the President and Congress, since its \$5,000,000 capital stock would be held entirely by the United States treasury.

The corporation would be authorized to write "all classes of insurance and surety bonds and reinsurances therefor required of motor truck operators in all cases where such operators cannot procure such insurance or bonds at reasonable rates. The term 'reasonable rates' shall be determined by the fact that no such private company can or will furnish such insurance or bonds at a rate equal to or less than the government rate established by the provisions of this act.

"The corporation shall be authorized to write such insurance or bonds for truck operators directly or through their authorized agents who shall also be licensed or insured.

"The rates to be charged by the corporation shall be standard rates as promulgated by the rating bureaus subject to such discounts as the board of directors of the corporation shall determine.

"The said corporation is also authorized to reinsure motor truck operators who have been in other companies, the said reinsurance rates to be determined by the board of directors."

Compulsory Repeal Measure Defeated in Massachusetts

BOSTON—Both the Massachusetts house and senate by decisive vote have refused to enact an initiative bill which would repeal the compulsory automobile liability insurance law and substitute in its place a financial responsibility act.

But the house has voted to submit to referendum, an alternative proposal under which the commissioner of insurance would retain control of the motor car rates with the authority to establish a "merit rating" plan of classifying careful operators under a graduated rate system. The commissioner would also, under the proposal, be given authority to fix rates for fire, theft and other forms of automobile coverage in addition to liability. If adopted the proposal will go on the ballot next November.

The sponsors of the initiative petition, which contained 20,023 names, can have it placed on the November ballot by filing an additional 5,000 names.

The Keith Realty Co., Toledo, O., has opened an insurance department, with Miss Agnes Hellwig manager.

RAINING CATS AND DOGS

Raining cats and dogs. "The male blossoms of the willow tree, which are used on Palm Sunday to represent the branches of palm, are called "cats and dogs" in many parts of the country. They increase in size rapidly after a few warm April showers, and the belief formerly prevailed that the rain brought them. Hence the saying to "rain cats and dogs."—Notes and Queries. It may, however, be from the French catadoupe, a waterfall.

—*"Words, Facts & Phrases," Edwards.*

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Bankers Indemnity Insurance Co.
Newark, New Jersey

« Casualty Affiliate of The American Group »



Oldest and Largest Insurers of Automobiles Exclusively

AMERICAN AUTOMOBILE INSURANCE COMPANY

L. A. HARRIS, *President*

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INDIANAPOLIS • KANSAS CITY • LOS ANGELES • MILWAUKEE • MINNEAPOLIS
NEW ORLEANS • NEW YORK • PHILADELPHIA • PITTSBURGH • SAN FRANCISCO • SEATTLE

Seek to Organize Assured of Failed Mutual

Lawyers Solicit Authority to Resist Assessment in Central Mutual, Chicago, Receivership

LANSING, MICH.—Efforts are being made to organize former insured of the defunct Central Mutual of Chicago to resist an assessment to be imposed by James Miller, the receiver, who has applied to the court for authority to make a 100 percent levy against those insured in Central Mutual for the last three years before the blowup.

About 100 Michigan and Ohio truck operators were represented at a meeting in Detroit to consider a proposal of Myer N. Rosengard and Irving L. Block, Chicago attorneys who were counsel for Harold Shlensky when he was president of Central Mutual. They claimed that the assessment could be defeated and they submitted a contract under which the truckmen would pay the lawyers 2 percent of their total liability in advance and an additional 8 percent of any sum saved "either as a total or partial reduction of our liability."

No group decision was reached. It was left to the individual insured to accept or reject the plan.

While many of the truck lines represented at the meeting have large potential liability, some individual lines having been paying annual premiums of \$60,000 or \$70,000 which, as developments proved, was far from adequate, discussion at the meeting was said to have brought out the contention that the receiver is seeking an excessive assessment.

The statement was made at the conference that the actual liability of the entire membership would not aggregate more than \$750,000 in the final analysis

Auto P. L. Court Record Given

Due to the fact that serious errors so far as General Accident and Zurich are concerned were contained in the table printed in the automobile number of THE NATIONAL UNDERWRITER, April 18, setting forth the relation of automobile P. L. premiums and number of suits pending, the exhibit is reprinted herewith, with corrections. In the first column is given the earned auto P. L. premiums for policy years 1935, 1936 and 1937. In the second column is given the number of suits pending as of Dec. 31, 1937, arising under policies for which the premium was earned during those three policy years. The third column gives the number of suits per \$100,000 of earned premium for the period:

Accel. & Cas.	\$ 50,661	11	21.7
Aetna Cas.	18,303,621	1,014	5.53
Aetna Life	8,782,592	625	5.97
Amer. Auto	20,971,604	1,305	6.22
Amer. Cas.	2,254,647	248	10.9
Amer. Empl.	4,896,376	555	11.9

compared with the receiver's minimum estimate of \$3,200,000.

It was informally agreed that a complete audit of the records should be made as a first step toward proving the receiver's assessment demand is excessive. This, the Chicago attorneys indicated, would be their first move in event they were retained. They estimated preparation of a defense would cost at the outset at least \$10,000 to \$12,000.

A similar meeting was held recently in St. Louis for assured in that locality.

Attorney Rosengard obtained from the court in Chicago an extension from May 28 to June 7 for filing objections to the petition of the receiver for authority to levy the assessments.

On Tuesday, the final day, Attorney Rosengard filed voluminous objections to the assessment.

Amer. Fid. & Cas.	5,842,042	284	4.86
Amer. Ind.	1,552,629	96	6.18
Amer. Motorists	9,245,066	983	10.6
Amer. Mut. Liab.	7,305,437	1,049	14.3
Amer. Re.	2,509,585	48	1.91
Amer. States	2,170,917	196	9.02
Amer. Surety	2,293,117	132	5.75
Assoc. Indem.	2,084,353	138	6.62
Atlantic	668,671	54	8.07
Bankers Indem.	3,243,710	423	13.0
Car & General	3,093,772	422	13.6
Central Surety	4,281,228	218	5.09
Century Indem.	5,827,929	775	13.3
Chicago Ice Prod.	50,928	12	23.5
Chicago Motor Club	2,544,246	402	15.8
Columb. Cas.	773,470	86	11.1
Coml. Cas.	4,577,294	530	11.5
Coml. Std.	2,356,254	330	14.0
Conn. Ind.	779,407	23	2.95
Cont. Cas.	10,244,915	1,017	9.92
Eagle Ind.	2,449,118	310	12.6
Economy Auto.	339,124	25	7.39
Employ. Liab.	20,529,897	2,453	11.9
Employ. Mut. Cas.	2,161,595	161	7.44
Employ. Mut. Liab.	2,350,482	144	6.17
Employ. Re.	10,487,097	299	2.85
Equity Mut.	233,592	24	10.2
Europ. Genl. Re.	10,037,880
Excess	3,228,721	407	12.6
Farmers Auto, Ill.	270,315	14	5.17
Fid. & Cas.	14,330,946	1,398	9.75
Fireman's Fund	3,864,286	408	10.5
First Re.	412,790	65	15.7
Freeport Mot.	764,892	32	4.18
Genl. Accel.	22,458,820	1,503	6.6
Genl. Reins.	4,568,457
Glen Falls	5,485,131	507	9.24
Globe Indem.	12,949,584	1,434	11.1
Great Amer. Ind.	7,653,067	753	9.86
Great Lakes Cas.	700,196	117	16.7
Hard. Mut. Cas.	10,785,602	441	4.08
Hartford Accel.	24,507,846	2,650	10.8
Hawkeye Cas.	557,703	32	5.73
Home Indem.	3,450,999	432	12.5
Hoosier Cas.	779,651	92	11.8
Ill. Agr. Mut.	1,465,312	82	7.77
Ill. Cas.	465,312	36	7.73
Ill. Natl. Cas.	532,234	21	3.94
Indem. No. Amer.	8,851,351	817	9.23
Iowa Natl. Liab.	1,005,610	73	7.25
Lake Shore Mut.	1,258,759	135	10.7
Liberty Mut.	20,954,953	2,426	11.5
London & Lanc.	3,582,028	439	12.2
London Guar.	5,093,769	474	9.30
Lumb. Mut. Cas.	29,585,186	3,152	10.6
Madison Co. Mut.	93,109	19	20.4
Manufac. Cas.	4,272,190	546	12.7
Maryland Cas.	15,635,395	1,764	11.2
Mass. Bonding	10,861,550	1,706	15.7
Merchants Ind.	1,601,893	143	8.92

Metropolitan Cas.	5,362,536	636	11.8
*Mid-West Aut. Und.	68,619	1	1.47
Mich. Mut. Liab.	2,045,030	104	5.08
Motor Veh. Cas.	922,084	70	7.59
Natl. Cas.	623,672	53	8.49
Natl. Grange Mut.	1,901,066	228	11.9
New Amster. Cas.	9,453,746	961	10.1
New Cent. Cas.	142,372	16	11.2
New York Cas.	1,595,453	105	6.58
Northw. Natl. Cas.	1,207,661	76	6.29
Norwich Union	571,684	62	10.8
Ocean Accel.	6,174,371	540	8.7
Ohio Cas.	5,958,176	190	3.2
Peerless Cas.	303,160	140	46.1
Phoenix Indem.	2,723,890	248	9.1
Preferred Accel.	5,951,776	1,086	18.5
Protective Indem.	436,581	47	10.7
Royal Indem.	10,393,077	1,157	11.1
St. Paul-Mercury	3,282,899	273	8.31
Security Mut. Cas.	1,299,639	26	2.0
Shelby Mut.	1,102,573	82	7.43
Standard Accel.	9,109,652	740	8.12
Standard Mut. Cas.	137,717	15	10.8
Stand. Sur. & Cas.	3,118,741	280	8.97
State Auto, Ia.	1,175,173	85	7.23
State Farm Mut.	14,344,008	663	4.62
Suburb. Auto	276,461	11	8.97
Sun Indem.	3,742,653	416	11.1
Travelers Indem.	757,178	53	6.99
Travelers	44,340,583	4,759	10.7
Trinity Univ.	2,883,477	272	9.43
Union Auto. Indem.	328,052	36	10.9
Union, Ind.	589,973	48	8.13
U. S. Cas.	3,356,203	302	8.9
U. S. F. & G.	16,600,206	1,167	7.03
U. S. Guar.	4,566,236	315	6.89
U. S. Mut.	258,997	39	15.0
Universal Indem.	642,043	118	18.3
Utica Mut.	5,241,678	745	14.2
Utilities	883,805	108	12.2
Western Cas. & Sur.	3,304,047	362	10.9
Western St. Mut.	109,786	6	5.4
Wolverine	1,556,986	90	5.7
Yellow Cab. Mut.	1,299,483	109	8.4
Yorkshire Indem.	695,437	49	7.0
Zurich	10,431,546	941	8.2

*Policy year 1937 only.

Boat Trip for U.S.F. & G. Winners

Agents of U. S. F. & G. in the Detroit territory, who qualified in the 1937 contest devoted to fidelity, burglary and surety, will be guests of the company on a three-day boat trip on Lake Huron June 13-15. W. H. McBryan, Detroit manager, will be the host. The head office will be represented by Chairman R. H. Bland, Vice-presidents C. J. Fitzpatrick, P. F. Lee, H. D. Combs and C. C. Conlon, and Assistant Agency Directors O. R. Leeds and J. D. Hall.

Back of every figure ...there's a FACE!

The corporation is a person in the eyes of the law. But all too often that is just about as far as its personality goes. From then on it becomes a matter of assets and liabilities, administrative policies, rules, regulations and the rest, and the personal element is lost in the shuffle.

The F & D can justly boast of its financial stability, its age, its growth and the efficiency of its organization—and it does. But back of all that, and the

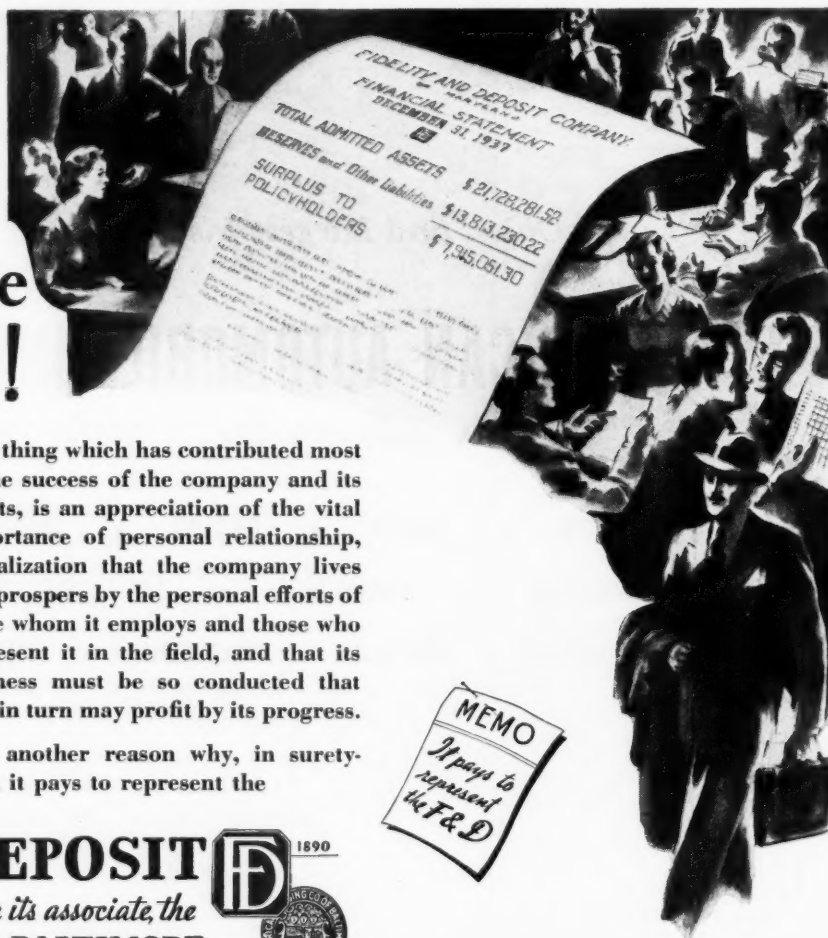
very thing which has contributed most to the success of the company and its agents, is an appreciation of the vital importance of personal relationship, a realization that the company lives and prospers by the personal efforts of those whom it employs and those who represent it in the field, and that its business must be so conducted that they in turn may profit by its progress.

Just another reason why, in suretyship, it pays to represent the

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COMPANY OF MARYLAND or its associate, the
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HOW MEN FAIL

TO PROTECT THEIR HOMES

One of our agents asked 35 typical home owners — home owners like and your neighbors — if he could analyze their insurance policies. And he found, in the insurance coverages for these 35 homes, 157 mistakes — wasteful and dangerous errors such as improper coverages, unsigned policies, incorrect identifications, and unnecessary costs.

Think of it! More than 4 mistakes per home, any one of which could make a serious dent in the home owner's pocketbook or even take his home. Which proves one thing—you can't buy proper insurance without the help of a competent insurance agent. See any Employers' Group agent. Ask him to make an analysis of your insurance needs. Don't fail to protect your home.

FREE

THIS BOOKLET WILL HELP YOU

dangerous yet common mistakes. It will make it easier for you to protect your home — to make it safe, more secure. Send for this free booklet today.

Here is a handy, free booklet on "Insurance for the Home". It tells you how to insure everything in the home — how to buy insurance at the lowest cost — how to avoid

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Gentlemen: Send me without obligation, your new booklet "Insurance for the Home."

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City State

WHO ALSO FAILS

...WHEN MEN FAIL TO PROTECT THEIR HOMES?

If you can't sell your policies, sell yourself. Use the one hundred per cent approach to every prospect's problems. Know his business as well as your own. And tie the two together. Recommend and *thoroughly explain* every policy you know he should have. He may not buy them all — of course. But you've done your job. You've proven you know your stuff. He'll have confidence in you. And come what may, he'll always know that you are the man to help him.

The advertisement reproduced at the left is from our national campaign — a campaign to 1,500,000 home-owners, the life-blood and buying power of the nation — telling them that the logical and best person to buy insurance from is the local, independent agent or broker.



The Employers' Group
110 MILK STREET, BOSTON, MASS.

Our monthly house-organ — "The Employers' Pioneer" — is crammed with interesting articles on new progressive ways to sell insurance. Write to the Publicity Department for the current issue. It's free.



AWAY FROM WORRIES? YES — BUT RELIEF FROM WORRY CANNOT BE FOUND BY THE OWNER OF A BUILDING IN WHICH INTOXICATING LIQUORS ARE SERVED EXCEPT BY INSURANCE

The building owner, as well as the tavern keeper, is liable for injuries to persons or property due to dispensing alcoholic beverages on the premises.

The real estate and personal property of the building owner and tavern keeper may be sold to satisfy such judgment.

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For particulars address

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Insurance Exchange CHICAGO WABash 1068

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If you are doing well in your present connection, stay there and *do still better.*

Earn *extra commissions* by co-operating in the sale of Credit Insurance. You don't have to scout for prospects—your best prospects are the Manufacturers and Jobbers whom you now serve in your regular capacity. You don't have to "close the sales"—our own trained representatives do that.

Here's the idea: You have a ready-made opportunity to interest your regular clients in Credit Insurance. You're "inside." You have their ear. Your suggestions carry weight. You are in excellent position to establish contact for our regular representatives, who will cover all necessary technicalities.

There's nothing abstruse about Credit Insurance; its essence is this: It guarantees that a Manufacturer or Jobber will be paid for all goods shipped according to the terms of his policy, no matter what may befall the debtors. It keeps capital intact and working. It assures profits.

Credit Insurance is a live issue today. Manufacturers and Jobbers are hearing more about it than ever before through our extensive advertising drive in newspapers, business periodicals, trade journals in many fields.

Ask our nearest office, or headquarters, how we co-operate with you, details of compensation, etc. This inquiry may open an unexpectedly wide field of profit for you.

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of New York **J. F. McFadden, President**

Chamber of Commerce Bldg., St. Louis, Mo.
Offices in all principal cities of United States and Canada

CHANGES IN CASUALTY FIELD

McKinney to Los Angeles

Sheehy Succeeds Him as Northern California Manager of Massachusetts Bonding

SAN FRANCISCO—J. R. McKinney, for several years northern California manager here of the Massachusetts Bonding, has been transferred to Los Angeles as manager of the southern California branch office, according to announcement of Wallace J. Falvey, executive vice-president, who has been on the Pacific Coast for the past two weeks. H. G. Sheehy, formerly resident vice-president in San Francisco for the Standard Accident, has been appointed to succeed Mr. McKinney, effective July 1.

R. H. Bosshard, since 1933 assistant manager in the northern California branch office, will continue in that capacity.

Mr. McKinney has a background of casualty and surety experience of nearly 30 years. His first insurance connection was as a solicitor for the American Bonding in New York City. Subsequent connections were with the Globe Indemnity, two years in New York City and a brief period as assistant manager for the same company in San Francisco. He then joined the Pacific Coast department of the Fidelity and Casualty as manager of its bonding department, where he remained for a number of years, later becoming San Francisco branch manager of the Standard Accident, before going with the Massachusetts Bonding as manager in northern California.

Mr. Sheehy entered insurance in San Francisco in 1922 as an office boy with the American Surety, later serving in

the claims department of that company. He went with the Aetna Casualty in its San Francisco claims department in 1925, later going with the underwriting department of that company. He joined the Standard Accident in December, 1926, as superintendent of the branch office bonding department, later being promoted to resident vice-president. He is now vice-president of the Surety Underwriters Association of Northern California.

The Massachusetts Bonding is represented in San Francisco by the general agency of Finn-Elbow & Medcraft and in California writes a substantial volume of casualty and surety premiums approximating \$1,000,000 annually.

Wilson with American Auto

KANSAS CITY, MO.—Dave Wilson has been appointed special agent of the Kansas City branch of the American Automobile. He has been acting in a similar capacity for the Aetna Casualty, traveling out of the branch office here. Formerly he was in the eastern part of the United States and Canada for the Rankin-Benedict Underwriting Co. of Kansas City. The Kansas City office of the American Automobile has been given full jurisdiction over Nebraska, exclusive of Omaha and Lincoln. W. S. Ewald is manager here. Kenneth Beals, who has been traveling out of Kansas City since Jan. 1 will now cover Kansas and will also develop Nebraska territory.

Opens Louisville Office

W. C. Sampson, vice-president and sales manager Employers Mutuals of Wausau, Wis., announces the opening of a branch office at 1606 Heyburn building, Louisville. A. C. Laibly is manager in charge. He started with the Employers at Sheboygan, Wis., later going to Appleton. He was transferred to Chicago where he made an outstanding record.

New Detroit Offices Opened

New offices in Detroit of New Amsterdam Casualty and U. S. Casualty were formally opened the other day in the Dime Bank building. Vice-president E. J. MacLeod was present from the home office. A. J. Cavanaugh, formerly of the Philadelphia office, was recently transferred to Detroit as underwriter. He has a well rounded knowledge of the business and in addition is particularly familiar with products liability. The claim department in charge of G. W. Fagerlin also has taken additional space.

R. F. Goodspeed Resigns

R. F. Goodspeed has resigned as supervisor of fidelity and blanket bond lines in the Chicago office of American Surety. His entire insurance experience has been with that company. For six years he was in Chicago and previously for six years was in St. Louis, serving as special agent for some time. He is a well posted man in fidelity and surety matters. He is making his headquarters in the Illinois Athletic Club.

Robinson Leaves Zurich Post

H. S. Robinson has resigned as claim department superintendent in Philadelphia for Zurich. Assistant Superintendent G. H. Lare, Jr., is temporarily in charge.

R. E. Mathews Resigns

R. E. Mathews has resigned as manager of the Cleveland office of the Massachusetts Bonding.

Service Bureau Moves

The Casualty Service Bureau, Rockford, Ill., is moving its office to larger quarters in the Forest City Bank building.

WORKMEN'S COMPENSATION

Rulings of General Interest

Compensation Insurance Rating Board Passes on Some Points Which Have Now Been Clarified

NEW YORK—Rulings of general interest recently adopted by the Compensation Insurance Rating Board provide that, effective July 1, "it is not proper to insure under a single compensation policy two or more entities, unless such qualify for combination in accordance with the rules of the manual and the experience rating plan."

Labor Unions: "During normal periods outside employees of labor unions shall be assigned to Code 5606, 'executive supervisors.' During strike periods outside employees of labor unions shall be assigned to code 7720, 'detective or patrol agencies, etc.' During any strike period any employee who is engaged at any time in strike duties shall be subject to an additional premium of \$1 per day. This additional premium shall be collected in every event in addition to the earned premium and/or the minimum as otherwise determined by this or other classifications of the policy. For the purpose of this rule, an interval of strike shall be considered to be that period during which the offices, plant or other property of the assured, under strike, are picketed by representatives of the striking employees."

Oil Producers Agency Favors Participating Form

LOS ANGELES—California Oil Producers Agency, which has been studying the matter of compensation insurance

for its members through a committee, has advised its 300 members that they can purchase their compensation coverage individually in participating companies, and has recommended two local companies as meeting the requirements of the agency; the policies to be written at manual rates, with a clause that if and when conditions justify, the individual policies may be made part of a master policy, the conversion to be on a pro rata basis, the premium rate for the master policy to be on a group rate basis. The committee has been studying the matter since February.

Study of the abandonment or drilling bond requirements of the state and the presentation of the figures compiled by the agency and presented to the insurance carriers, showing the loss experience, it is hoped, may result in a reduction in the rate for this class of bonds.

Rename Parks in Bay State

BOSTON—Joseph A. Parks of Fall River, who has served several terms as a member of the Massachusetts industrial accident board, much of the time as chairman, has been reappointed for another term of five years.

New Oklahoma Reduction

OKLAHOMA CITY—Figures released by Commissioner Read disclose that the 58 companies writing workmen's compensation insurance in Oklahoma in 1937 had a loss ratio of 45.34 percent. Premiums totaled \$4,823,367. Losses paid were \$2,187,390. This experience, in spite of the 7½ percent reduction in rates early last year, is more favorable than for 1936. As a result a further reduction in rates of 8.8 percent was ordered, effective May 1, 1938.

FIDELITY AND SURETY NEWS

Minnesota Public Official Survey Arouses Interest

ST. PAUL—Agents for bonding companies in Minnesota are much agitated over recent developments in this field, including the survey now being made by the insurance department on bonding practices as regards public officials.

The situation was considered of enough importance for the Towner Rating Bureau to send its president, Martin W. Lewis, to the Twin Cities to confer with agents and company representatives. A conference was held, at which the entire situation was reviewed.

Questionnaire Is Sent Out

The department is sending out a questionnaire to all public officials subject to bonds, asking for data about rates, coverage, etc. Agents and company men in Minnesota have a feeling that this may lead to a state fund for bonding public officials.

The department has made no announcement of what it has in mind. At the last legislative session an effort was made to get through a bill providing state fund bonding as far as public officials are concerned. The bill did not pass.

The forms being sent out this week

If you are unable to secure coverage on your Accident policyholders because of advanced age, be sure and read the "Good News for Grandpa and Grandma" on the back cover of the June issue of the ACCIDENT & HEALTH REVIEW, or write for free copy to

Briggs A. Hoffmann, Vice Pres.

Lawton-Byrne-Brunner Ins. Agcy. Co.
Pierce Bldg. St. Louis, Mo.

ask for data on the number of bonds carried; to whom payable; type of bonds; total amount; premium rate; amount of premium paid; name of bonding companies; reimbursements, if any, and refusal to reimburse if any.

The state of Minnesota obtained a \$75,000 WPA grant for the purpose of studying the public official bond situation. A corps of clerks and stenographers is to be employed. Of course, it is unlikely that any public official will reply that he is short in his funds and the survey will show a goose egg loss ratio. Surety people feel that such a report may provide the ammunition for state fund advocates.

Shasta Dam Bond

SAN FRANCISCO — But two bids were received for the construction of the Shasta Dam in Shasta County, Cal., the cost of which was estimated by army engineers at \$40,000,000. The bidders proved to be Pacific Construction, whose figure was \$35,939,450, and Six Companies, which bid \$36,202,350. Five and one-half years will be allowed for the completion of the work. A performance bond of \$5,000,000, with a payment bond of one-half that amount, will be required of the successful bidder.

Heming to Los Angeles Agency

Frank L. Heming, superintendent of the surety department in the Los Angeles office of the Massachusetts Bonding, has resigned to go with an agency in Los Angeles.

Fleet Rule Is Strengthened

Commissioner Britton of Tennessee has ruled that hereafter no privately owned automobile may be included in fleet policies at fleet rates. Heretofore privately owned cars could be included in fleets if the cars were primarily used in the business of the employer.

an ounce of PREVENTION is worth a pound of CURE...

INSPECTIONS...

When the American Glass Company makes a replacement the Foreman is instructed to make a thorough inspection of other plates not broken, for looseness or other faulty defects, etc., that may cause glass to become cracked. A report is submitted at once.

REPAIRS...

If advised by insurance companies, we are pleased to give this added service of tightening loose glass, moldings and other minor repairs. This service insures against future breakage, and is done without additional cost.

RESEARCH...

Before a replacement is made, cause of the break, which may be due to action of acids, paint, erosion, etc., is investigated. A detailed report of the case is made and submitted to the insurance company.

SERVICE...

Reliable and dependable service, hand-in-hand with speed, have made the American Glass Company the recognized leader in the Chicago Plate glass replacement field.

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"Recognition merited by Service"

ALL RISK PUBLIC LIABILITY INSURANCE

No Policy is better than its worst exclusion. Sell comprehensive Public Liability Insurance. It is real Protection.

Great Lakes Casualty Company
Detroit, Michigan

Prevent—do not lament loss!

Burglars May Break In

BUT . . . a Residence Burglary policy written by an American Surety or New York Casualty representative covers their home for household goods and personal property of every description.

Under the "permissible vacancy" clause of the policy, this family may be away for as long as six months and still enjoy the broad protective benefits of residence burglary insurance.

It is worth many times the small premium for householders to know that they will be paid for loss through burglary, while away from home for a limited or protracted period.

**American Surety
COMPANY**
**New York Casualty
COMPANY**

HOME OFFICES: NEW YORK

ORIGINATORS OF THE DISCOVERY BOND



ACCIDENT AND HEALTH

Hits Health Insurance Bill

Proposal in Congress is Dissected at the Meeting of the Cincinnati Accident & Health Club

CINCINNATI — K. O. Saunders, Cleveland manager Maryland Casualty, when addressing the Cincinnati Accident & Health Association, said, "I can't afford it," is the world's greatest piece of sales resistance. It is normal to say it. It is the oldest argument in the world against buying anything." He described several sales talks which when given to his agents or field men, have enabled them to produce accident business. One of the motivating thoughts he recommends in sales talks is, "You can't have an accident without expense." When a prospect asks that a sample policy be sent to him, Mr. Saunders suggests the agent tell the prospect he will send him a policy actually executed so he can examine it and if he doesn't want to keep it, he may return it. This is more effective than supplying only a copy of the policy.

R. K. Pelton, northern Kentucky manager of the Mutual Benefit Health & Accident, gave a detailed analysis of the H. R. 9847 health bill now in committee of Congress. Its purpose is to establish a national system for health insurance. This bill has been prepared by an attorney who has been active in trying to establish socialized, or state medicine plans. The bill would include all employees with an income of \$1,800 or less in a compulsory insurance plan. Persons with an income up to \$3,000 may be included later, subject to the opinion of the special commission which is to be established upon passage of the bill, or to the discretion of the President.

The health insurance fund established under the provisions of the bill will receive its income from a tax of 2 percent levied on employer and 1 percent on employee. The employer is to pay not less than 35 cents or more than 75 cents, while the employee pays an amount not exceeding 20 cents. Benefits provide for expenses of physician or surgeon, hospitalization in public ward, dressings and medicine. No provision is made for payment of income for loss of time. The hospitalization limit is 10 weeks, but a disabled person may continue to contribute to the fund and an additional 4 weeks is then added to the period of hospitalization.

A person receiving benefits may use a private room by payment from his own pocket of the difference between the cost of public ward and private room. All benefits may be regulated, controlled, or changed at the pleasure of the commission established to carry out the provisions of the bill. It is estimated that cost of administration would equal the amount of benefits provided under this fund. All regulations are subject to change, according to decision of the commission or of the President.

Under the provisions of the bill, a person with \$1,800 yearly salary, pays 35 cents per week and his employer 70 cents, for a total of approximately \$4.20 per month. A minimum for persons in lower salaried brackets would be 20 cents with 35 cents to be added by the employer, or 55 cents a week. Benefits would be the same regardless of the amount contributed by employer and employee.

The amount charged for participation of persons in this fund is very much out

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of line with benefits paid under accident and health insurance of similar or less annual premium, Mr. Pelton pointed out.

Pinkerton Attorney Talks

Members of the Chicago Claim Association were given some valuable tips on ways and means of detecting fraud in questionable claims by Attorney Corwin Queerey of the Pinkerton Detective Agency at the June meeting. The Pinkerton agency is frequently called upon by insurance companies to investigate doubtful and suspicious claims. Mr. Queerey referred particularly to those cases where indemnity is claimed for back, arm and leg injuries. He told claim men what to look for in such cases and how to quickly foretell any possible evidence of fraud. As surveillance is frequently essential, he told uses to which the movie camera was being put in detective work. Moving pictures are frequently offered as evidence before a jury and the merits of claims determined. The association will hold no further gatherings during the summer.

Chicago Slate Announced

The nominating committee of the Chicago Accident & Health Association, composed of C. H. Davis, Pacific Mutual Life; C. T. Redfield, Mutual Benefit Health & Accident, and E. H. Ferguson, Great Northern Life, will present this slate of officers for the approval of the association at its annual meeting June 21: For president, A. D. Anderson, Continental Casualty; vice-president, R. B. Kegley, Moore, Case, Lyman & Hubbard; secretary, Donald E. Compton, Provident Life & Accident; treasurer, Harold L. Bredberg, National Service & Appraisal.

The annual meeting will be held at the Itasca Golf Club and a big attendance is anticipated.

No Recession in A. & H.

Evidence that accident and health insurance is not affected by the "recession" is found in the fact that the disability division of the Continental Casualty wrote more new applications in May than in any month in its history. The commercial accident and health division of that company had a bigger business for May than in any month this year or last.

Unusual Pacific Mutual Rewards

Pacific Mutual Life is offering an unusual reward to production leaders during the final six months of the year. A certain number of the top producers during that stretch in the four divisions of the country will be entitled to make a trip to San Francisco next year during the San Francisco world fair and to the head office in Los Angeles. The qualifiers can make the trip at any time during their convenience and special cour-

Black Cat Club Has 428 Qualify for Membership

A new record was set in the 1938 Hoodoo Day drive sponsored by The Accident & Health Review, a National Underwriter publication, in cooperation with the National Accident & Health Association. There were 428 qualifiers for the Black Cat Club compared to 341 in the 1937 drive. Club members have to write at least 13 accident or accident and health applications on Friday, the 13th. This year 283 qualified for the first time, 76 for the second, 33 for the third, 22 for the fourth, eight for the fifth and one for the seventh time. A complete list of qualifiers is being published in June issue of The Accident & Health Review.

tesies will be extended to them at the head office. The five top men in the country will be entitled to take their wives. Those who produce \$500,000 or more during the six months will automatically qualify, whether they are in the top ranking or not. In addition 32 valuable merchandise prizes will be given to those who rank just below the winners of the California trip.

Hallahan Talks in Denver

DENVER—A meeting of the Denver Accident & Health Association was addressed by E. H. Hallahan of the Aetna Casualty home office. Reports on progress made during the Accident and Health Week drive were given.

COMPANIES

Ask Audit of Attorney-in-Fact

Attorney Raymond Fischer of Chicago has filed a bill for an accounting and receivership against Associated Underwriters in the Cook county superior court. Associated Underwriters was the attorney-in-fact for Chicago Lloyds, which is now in receivership. Mr. Fischer brought the action in behalf of about 14 investors in underwriting participations of Chicago Lloyds. He charges that assets of Associated Underwriters were improperly distributed while Associated Underwriters was insolvent and that Associated Underwriters owes investors in Chicago Lloyds underwriting participations a considerable amount of money. The court is asked to determine what this amount may be.

S. D. Mutual Taken Over

Central West Mutual, formerly of Yankton, S. D., and later of Sioux Falls, organized in 1933 to write fidelity and surety business, has been taken over by Commissioner Dunn of South Dakota.

The original officers were W. C. Lusk, president; M. A. Crowther, vice-president, and R. F. Lundy, secretary, all of Yankton. When the office was moved to Sioux Falls, in 1936, the new officers were Blaine Simons, president, and Lenora O'Hara, secretary. Central West Mutual voluntarily ceased business in April of 1937. In the examination report as of Oct. 27, 1936, net premiums were \$15,410. Assets were \$8,653 and there was a deficit of \$4,023.

Hurley Refuses to Sign

BOSTON—Governor Hurley returned to the legislature without his signature the bill passed by both houses which would have granted renewal rights to a charter for the Myles Standish Mutual Casualty. The company secured a charter over a year ago and failed to qualify within the time limit, alleging Commissioner DeCelles had discriminated against it.

Employers Mutual Exhibit

In the 1937 underwriting and investment exhibit of mutual companies shown in the "Argus Chart" for 1938, the Employers Mutual Liability of Wausau, Wis., is shown as —\$22,082 in the item "Gain from underwriting and profit and loss item." This should be +\$3,013,098.

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PERSONALS

M. D. Price, vice-president, St. Paul Mercury Indemnity, spent a week in Chicago on company business. W. F. Somerville, assistant secretary, was in Philadelphia on business.

C. W. Fellows, president of the Associated Indemnity and Associated Fire & Marine of San Francisco, who has been at the New York office for some time, spent a few days in Chicago and has now returned to the home office in San Francisco.

Foster & Messick of Indianapolis, managers of the United States Fidelity & Guaranty, who recently celebrated their anniversary as representatives of the company, and were given a testimonial by agents, call attention to the fact that this was a third of a century and not a 30th anniversary. Foster & Messick have been outstanding in the casualty and surety field and were accorded high honor by local people.

The annual picnic for employees of the Chicago office of Standard Accident will be held next Wednesday at Nippersink Country Club.

E. E. Kolb, assistant vice-president in charge of the bond department of Maryland Casualty, has returned to the head office after spending about 10 days in the field. He was in Oklahoma for some time and stopped in Chicago on his return.

Hans Madson, 75, veteran insurance man of St. Paul, succumbed to a heart attack at Bayport, Minn., where he had gone to supervise the launching of a pleasure boat owned jointly by himself and L. C. McGee, Twin Cities manager of the Aetna Casualty. Mr. Madson had been with the Aetna since 1925 and previous to that with the Travelers. He was a native of Norway.

A. von Sprecher, manager at the head office of Zurich, accompanied by W. Schweizer, are now at the United States head office of Zurich in Chicago, after having been in New York a few days. They expect to return to New York and sail for home about June 16.

Robert Monaghan, director of publicity for the Association of Casualty & Surety Executives and the National Bureau of Casualty & Surety Underwriters, who was involved in a serious taxicab accident, has recovered and is now back to work at his office in New York.

L. A. Menegay, first vice-president of the Excess of New York City, has rounded out 10 years in its service, the occasion being recalled by his many friends who tendered warm congratulations. After some years experience with different reinsuring companies Mr. Menegay joined the Excess staff in 1928. In turn he became assistant secretary, vice-president and a short time ago was elected first vice-president.

C. W. Goetchius, 67, vice-president and treasurer of the American Surety and New York Casualty, died at the Caledonian Hospital, Brooklyn, following a short illness. In 1906 he left the employ of the National Union Bank to enter the service of the American Audit Co. (now F. W. Lafrentz & Co.) as manager of its bank examination department, continuing in the post until 1916 when he became connected with the American Surety. A year later he was elected secretary and treasurer, advancing to the vice-presidency in 1929, though continuing to serve as treasurer as well.

Death claimed W. A. Earl, 52, general attorney and associate manager of the New York City branch of the Hartford Accident & Indemnity, at his home

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there. He was 52 years old. Though in poor health for some time Mr. Earl was not deemed to be in serious condition. His insurance career began as a claim investigator for the General Accident, a connection he resigned in 1914 to join the Hartford Accident in its claim division. Having been admitted to the bar, he became successively manager of the claims department, attorney of record, and general attorney, being named to the last mentioned post ten years ago.

"Selling Fidelity Bonds Successfully" is the title of the latest of a series of booklets issued by the **National Surety** for the information of its agents. Compiled by men who have had extended practical experience in selling fidelity coverage, the booklet sets forth in considerable detail and in non-technical language wherein bonds of this type fit into the operations of business firms and corporations, giving as well the rates to be charged for the different forms of protection. Altogether within the covers of the informative little work are to be found statements and suggestions, the reading and application of which cannot fail to increase business.

ASSOCIATIONS

K. C. Claim Men's Outing

KANSAS CITY—The Claim Men's Association will hold its annual golf tournament and dinner June 24. Commissioners of both Kansas and Missouri are being invited. Oscar Borquist, Kansas City Public Service Company, is president; Walter Fuller, Hartford Accident, secretary, and Cliff Vantleon, Central Surety, vice-president.

Chicago Adjusters' Outing

The annual outing of the Casualty Adjusters Association of Chicago is to be held June 23 at Woodridge Country Club near Lisle, Ill. John Humphreys of Whitney & Miller is chairman of the committee in charge.

Minnesota Federation Meet

MINNEAPOLIS—The annual meeting of the Insurance Federation of Minnesota will be held June 13 at the Curtis Hotel, Minneapolis. Following a luncheon there will be a brief business session with formal reports of officers and election of officers for the coming year.

To View Future

DENVER—The Mountain States Casualty & Surety Association will meet June 13. "Futures" will be discussed, with important news of casualty and legislation.

Push Hospital Insurance

NEWARK—Morris Wallman, manager of the United Hospitalization Plan, to be underwritten by the United Casualty, has leased offices for the large scale promotion of the new \$9 a year hospitalization insurance. More than 50 agents have been put into the field.

Owner Held Liable

LINCOLN, NEB.—The state supreme court has refused to change its recent ruling in Long vs. Crystal Refrigerating Company, although a number of insurance company attorneys protested that its effect was to make every property owner the insurer of the safety of his building regardless of whether he knew that any defects in construction or condition existed. The monitor on the roof of the company building blew off in a heavy windstorm and landing on the cottage of Mrs. Katherine Long severely injured her. The court held that where an act of God, such as the company claimed this to be, concurred with a defect in the building, the owner was liable on the ground of negligence. The insurance companies secured a reargument, which did not alter the decision.

Debate N. Y. Plan for Auto Accident Compensation

(CONTINUED FROM PAGE 21)

transferred from one part of the population to another. He warned that in escaping from one evil the proponents might run into a greater. He said about 10 to 12 percent of the drivers cause 90 percent of the serious accidents and under these proposals it is proposed to penalize the 90 percent of drivers for the negligence of the 10 percent. He said responsibility for motor vehicle accidents is not comparable to workmen's compensation where there is a responsible employer. The toll of human lives would be in no way lessened by the adoption of the propositions and it is impossible to estimate its cost.

Accident Reports Increased

He cited the experience of the state at the time of the adoption of workmen's compensation, showing that the year before its adoption 68,914 industrial accidents were reported, and that two years later 225,000 were reported.

John W. Flick of Syracuse, president New York State Junior Chamber of Commerce, declared his organization is opposed to the proposals.

John J. McInerney, Rochester Automobile Club, suggested that the convention wait for the report of the Berg committee which is investigating the subject of compulsory motor vehicle insurance and if necessary to amend the constitution to carry out the recommendations of that committee, it can be done by the people.

Truman Preston, vice-president New York State Automobile Association, said the proposal is unsound and that the 36 clubs he represents are opposed to passage.

R. M. S. Carson Speaks

R. M. S. Carson, Glens Falls, president New York State Association of Local Agents, said the association had adopted a resolution the previous week opposing the proposals. "We have come to feel that the matter of safety and of automobile insurance are closely tied together and if there is some proposed change in the insurance system that recognizes the safety factor the agents in this state will be very strongly for it," he declared.

Henry Perkins, Rochester Motorists Association, said the proposals would provoke unjust penalties on responsible drivers. Accidents will not be reduced nor the reckless driver eliminated, he said. He advocated more education in safe driving through the radio, schools and press. He told of the results of a safety campaign in Monroe county which showed no personal injury accidents for the period over Memorial Day.

Thomas A. Sharp, Rochester Chamber of Commerce, a prominent local agent, advocated putting more teeth in the financial responsibility law, by reducing the amount of unpaid judgment factor and leaving to the discretion of the commissioner its enforcement. He said greater care should be exercised in the issuance of driver's licenses both for the character of the operator and the kind of a car he proposes to drive.

Former Senator C. R. Lusk of Cortland, who was in the legislature a decade ago when Senator Strauss introduced his famous motor vehicle compensation law, contended it would be a mistake to adopt a constitutional amendment before the proponents have brought out a workable bill. He said there has yet to be devised a motor vehicle compensation act which will work along the lines of workmen's compensation.

Mr. Lusk stressed the danger of eliminating contributory negligence from right of action to recover damages for personal injuries in the interest of social expediency.

Bruce Barton of New York City, well

known advertising man and now member of Congress, was one of those supporting the measure.

Cooperative Medical Plans Show Marked Development

(CONTINUED FROM PAGE 20)

30 visits by any selected doctor at \$3 a visit while in the hospital, surgeon's fees for operation up to \$150, plus incidentals. The cost of the plan is \$2 a month plus \$2 enrollment fee.

The possibilities of a government health insurance program were reviewed by Mr. Hammer. It is expected that such a program will be introduced for discussion at the National Health Conference in Washington July 18-20. There are also a number of state programs being initiated. Although any government health insurance law that might be enacted will probably start by covering the very low income group, which the accident and health business does not ordinarily cover, there is always a tendency to extend social legislation as time goes on.

Mr. Hammer urged the accident and health men to take cognizance of the situation. He said that company men look to the agents for suggestions and constructive criticism in making the business a better business and an even more important factor in the economic life of the country.

Seeks Quiz of Automobile Adjusting in D. of C.

WASHINGTON—A Congressional investigation of automobile insurance adjustments in the District of Columbia is sought by Representative Withrow of Wisconsin, in a resolution introduced in the house.

The measure provides for an investigation by the full District of Columbia committee, or a sub-committee, of "all organizations and individuals adjusting claims for property damage liability, collision, upset, bodily injury liability, glass damage, fire, theft, tornado, earthquake, flood, personal liability and other forms of insurance commonly written on automobiles and other private conveyances."

Withrow charged that adjusters are unduly delaying settlement of claims, that a few companies control all automobile adjustments and that many persons are forced to accept smaller payments than are due them.

"I have become convinced that the poorest people, the people without influence, are not being treated fairly, in that certain groups of adjusters will never settle their cases on a fair and equitable basis," he said.

"When this resolution is enacted, I intend to ask the committee to call before it some of these adjusting agencies."

"I feel that some of these adjusters are quick to adjust cases where leading figures in the economic and political world are involved in accidents, but that poor people are being ignored."

New Safety Group to Meet

A special meeting will be held at Jefferson City, Mo., June 10 by the executive committee of the newly formed Missouri Association for Highway Safety. The group has an eight-point program of education, law enforcement, engineering, etc. Governor Stark is honorary chairman and C. C. Earp, chairman state highway commission, is general chairman.

U. S. High Court Won't Act

The United States Supreme Court has refused to hear a case involving the construction of the exception to coverage in an accident policy "participating in aeronautics." Mutual Benefit Health & Accident was the insurer. It refused to pay for the death of a policyholder who was injured in an airplane crash in Alaska. United States circuit court of appeals held that the company was liable.

School Bus Business in Ohio Has Increased Within Recent Years

H. L. Andrews, underwriting manager of the Buckeye Union Casualty of Columbus, O., announces that rates for school bus insurance written by that company will not be changed this year. This applies to the school pupils' protective coverage written by the company as well as bodily injury liability and property damage. School boards usually award contracts to their drivers in June and July and hence agents who are soliciting school bus business are already on the job. School boards however have different times for letting the contracts. In Ohio a combined policy including both accident coverage to pupils and the liability protection can be purchased directly by the school board in accordance with the opinion of the attorney-general rendered in December, 1936. If the liability insurance alone in Ohio is purchased it is necessary for it to be written in the name of the bus driver and the premium collected from him. Under the Buckeye Union accident coverage the maximum amount payable to one beneficiary would be \$700. If death occurs within 60 days after an accident, the principal sum of \$500 is paid, plus expenses for doctors and hospital up to \$200. The Buckeye Union Casualty states that during the last few years the volume of school bus business written in Ohio has shown a steady increase as the larger number of bus drivers and school boards realize the value of carrying full protection.

Adjusters Officers Named

In giving the new officers of the National Association Independent Insurance Adjusters elected at the annual meeting in Indianapolis, some errors were made. Ross Whitney of Whitney & Miller, Chicago, was elected vice-president, but he was inadvertently omitted from the list published in THE NATIONAL UNDERWRITER. A. S. Nichols of Salt Lake City is another vice-president. His name should appear in that capacity rather than V. A. Nichols of Washington, D. C. A. S. Nichols was mentioned as being a member of the new executive committee whereas it should have been V. A. Nichols.

Name New Milwaukee Directors

MILWAUKEE—Lloyd Goan, Soevig & Hiscox; Bert Zinn, B. F. Zinn Insurance Agency; Benjamin Weil, B. M. Weil Co., and Otto Gaedke, Gaedke-Miller Agency, were elected directors of the Milwaukee Board of Casualty & Surety Underwriters at the annual meeting. President Frederick Kasten reported on the past year's work. Officers will be elected at the next directors' meeting. The board is holding a joint meeting of members and solicitors on Thursday evening. Howard Ott, sales executive, will discuss salesmanship under the title "Cleaning Mental Spark Plugs."

Settlement Bill Held Over

BOSTON—The bill which would have limited settlement of claims for injured persons in automobile accidents to agents of the insured who have authority in writing to act for the injured party, aimed to eliminate the "ambulance chasers," after extended debate in the senate was referred to the next annual session.

Speaker's Liability Policy

Thorsen & Ritchie, New York, has written a \$10,000/\$20,000 liability policy covering the talks being made by Zenn Kaufman, who spoke before Pennsylvania Insurance Days. In Mr. Kaufman's talk on showmanship he puts on several stunts and wishes to be protected against injuries to his audience.

The Chicago organization of General Accident had its annual outing at Oak Hills golf club Tuesday of this week.

L. & L. & G. Head Office Report Shows '37 Good Year

(CONTINUED FROM PAGE 15)

known, particularly in the United States, both in the amount of underwriting profit and in the ratio to premiums. There is a restriction of controllable expenses. Taxation, both home and foreign, is considerably higher than in 1936.

"Insurance companies are entitled to take no little credit for the improvement in fire experience. Their constant efforts over many years in this country, in the United States, and elsewhere, to make the public 'fire-prevention-conscious' have not been without effect, and I am glad that this company, since its inception in 1836, has always been a pioneer in this work.

"Our fire results in the United States have again been highly satisfactory. Premiums have shown a small increase, losses have been moderate, and there has been little variation in expenses. We express to Mr. Harold Warner our warm appreciation of the able manner in which he continues to direct the company's affairs in the United States, and, through him, our thanks to all his colleagues.

"It is satisfactory to see that negotiations are proceeding between Great Britain and the United States in an endeavor to arrive at a mutually acceptable basis whereby trade restrictions may be lessened, which we hope will lead to a general trade improvement in both countries.

Southern California Flood

"You will recall that, earlier in the present year, southern California experienced what has been described as the worst storm and flood disaster in its history, and many lives were lost, thousands of people rendered homeless, and enormous property damage done. Our sympathy is extended to all those who were called upon to face the hardship and suffering caused by this disaster.

"In the United States, the Globe Indemnity has produced a larger underwriting profit than any other year in its history. We congratulate A. Duncan Reid, the president, and all who were associated with him, upon this splendid achievement.

"In arriving at this profit, every regard has been paid to the necessity for maintaining the reserves for outstanding claims on the most ample basis. These results are all the more meritorious in that the margin of underwriting profit obtainable hitherto from general casualty and automobile insurance in the

Presiding Over Meeting of Kentucky Agents



DWIGHT R. PEEL

Dwight R. Peel of Benton, Ky., president of the Kentucky Association of Insurance Agents, is in charge of the business sessions being held this week at Louisville.

United States has been very moderate."

The report and accounts for 1937 show that underwriting surplus after making full provision for all outstanding liabilities and reserves for unexpired risks is £894,866 against £658,129 in 1936.

Premiums in the fire department amount to £3,925,852 against £3,909,518 for 1936 and the losses to £1,596,822. After payment of expenses and providing the reserves necessary, a balance of £422,244 compared with £410,985, an increase of £11,259, is transferred to profit and loss account. The fire fund now amounts to £3,345,341.

In the accident and miscellaneous department the premium income is £4,898,523 against £4,627,129 while claims are £2,321,591. A balance of £491,391, an increase of £261,213, is transferred to profit and loss account. The funds now amount £3,209,409.

The marine department premium income is £330,080 against £294,163. A loss of £44,768 is transferred to profit and loss compared with a profit of £21,017. The funds now amount to £432,032.

New Rates in New York Are 1% Higher on the Average

The new compensation rates that become effective in New York, July 1, approval of the department having been granted, represent an over all increase of 1 percent. Increases were made in 368 classes, decreases were made in 258 and 55 were unchanged. Higher occupational disease rates have been approved for classifications subject to specific dust hazards.

Honor Aetna Life Cashier

H. W. Hough, cashier Aetna Life group, has completed 40 years of continuous service. He was presented a wrist watch, pipe and 40 roses. He received many congratulatory messages. He started in the general division. He was elected cashier of Aetna Life, Aetna Casualty and Automobile at the home office in 1925 and Standard Fire in 1929.

Aetna Casualty Ohio Rallies

CINCINNATI—Perkins & Geoghegan, general agents Aetna Casualty, will hold a meeting June 14 to discuss the safe driver policy which has just been approved by the Ohio department. Attending from the head office will be Vice-presidents C. G. Hallowell and R.

I. Catlin, E. C. Knapp, agency secretary, and Frank W. Potter, field supervisor. Some 30 or 40 agents will attend. Meetings will also be held at Cleveland and Columbus with the same group of officers.

Hobbs Seeks Sixth Term

C. F. Hobbs, Kansas commissioner for five terms, has filed his declaration of candidacy for a sixth term on the Republican ticket subject to the August primary.

N. Y. Brokers to Hear of B. D. O.

NEW YORK—F. S. Dauwalter, director Business Development Office, will address a gathering of brokers here June 14. Other speakers will be L. E. Falls, vice president American, and E. M. Allen, executive vice-president National Surety.

General Accident Names Fuller

NEW YORK—Edward M. Fuller has been appointed attorney of record here for General Accident, in succession to Daniel Mungall, who recently became general counsel at the U. S. head office.

Files \$1,200,000 Bond

NEW YORK—One of the largest bonds of recent years covering adminis-

trators was filed here by the Metropolitan branch, American Surety, in the surrogate's court, to qualify four persons to administer the estate of J. T. Smith, deceased. These administrators, all cousins of the deceased, by their appointment, are placed in charge of the estate valued at about \$3,000,000.

Kentucky Rules on Rebates

Commissioner Goodpaster of Kentucky has notified fire and casualty companies that use of any special rate involving only reduction in agents commissions is an indirect rebate and a violation of the law. Special experience or equity rates may be used but only if the insurer accepts a lower net premium as well as the agent.

N. J. Bar Insurance Section

NEWARK—Assemblyman J. C. Paul of this city, attorney for a number of insurance companies, has been elected president of the newly organized Insurance Section of the New Jersey State Bar Association. Other officers are L. C. Kristeller, vice-president, and S. M. Hollander, secretary, both of Newark.

W. E. Lord, prominent Cincinnati agent, leaves on June 19 for Europe. He will be accompanied by his wife and daughter.

A Consistent Policy

AN insurance company's service to agents can take no more useful form than writing their business year in and year out. Some companies oscillate between extreme underwriting liberality and ultra-conservatism. In better times they seek new business aggressively; when profit margins dwindle, they restrict writings severely. The New Amsterdam has avoided sharp changes of policy. Thus its writings for the lowest volume year of the last ten were seven percent less than its average annual writings during the ten years.

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DECEMBER 31st, 1937

CAPITAL	\$ 2,000,000.00
Surplus	3,028,762.81
Voluntary Catastrophe Reserve	500,000.00
Reserve for Losses	4,358,549.45
All Other Liabilities	1,992,463.60
TOTAL ADMITTED ASSETS	11,879,775.86

NOTE: Securities carried at \$363,743.75 in the above statement are deposited as required by law.

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O'Connor Heads National A. & H. Association

(CONTINUED FROM PAGE 19)

probably the biggest delegation from any outside city, also presented an invitation for 1939 through its president-elect, Glen Reitzel, National Casualty. The decision as to the convention city will be made by the new executive committee.

Columbus, O., which has one of the youngest but also one of the liveliest local units in the national organization, is putting on a very active campaign for the 1940 meeting. Its invitation was extended by C. A. Sholl, Globe Casualty, president of the association there, and seconded by letters and telegrams from the chamber of commerce, the mayor of Columbus, Governor Davey of Ohio, who sent both a letter and a wire, and other official interests.

To Form State Association

The Columbus people are taking the lead in a very ambitious campaign, which includes the formation of a state association, the first in the country, to include at the outset the present associations in Columbus, Cleveland and Cincinnati, and organization of 10 or 12 new associations in Ohio and border cities of adjacent states. Organization of the state association is definitely set for June 24 at a meeting in Columbus, in connection with the outing of the Columbus association. President Sholl in extending the invitation for 1940 announced the plans for the organization of new associations and said his association, which now has 50 members, expects to double its membership this year.

A letter also was received from W. B. Cornett, Loyal Protective Life, first president of the Columbus association, regretting his inability to be in Cleveland and personally pledging the organization of at least six new associations before June 1, 1939.

Convention Well Handled

Convention arrangements were handled very efficiently by the Cleveland committees. The sessions all were kept moving at a good pace. The program was not over-crowded and all speakers stayed within their allotted time.

Charles L. Harris, New Amsterdam Casualty, president of the Cleveland association, opened the first session. F. O. Wallene, director of utilities of Cleveland, who gave the address of welcome, substituting for Mayor Burton, praised the exchange of ideas resulting from such a meeting and suggested that such a procedure might have improved the situation in Washington. President Holtzman of the National association in his response said he was particularly glad to be in Cleveland because his mother and sister are residents of the city.

K. O. Saunders, Maryland Casualty, chairman of the convention committee, then took the gavel and presided at the sales congress which constituted the first day's program. It presented an unusual array of speakers along both sales and informational lines.

Blackboard Sales Talks

Especially graphic sales material was presented in the blackboard talks given at the afternoon session by William Dignan, sales manager of the W. E. Lord agency of Cincinnati, and E. H. Muehler, Milwaukee general agent Pacific Mutual Life and former president of the national association.

Mr. Dignan said accident and health insurance has no reason to brag about its \$190,000,000 in premiums, when the premiums on fire insurance aggregate \$1,000,000,000 and \$400,000,000 is paid for insurance on automobiles, "a bunch of tin, iron and grease." Life insurance, he said, is a highly cultivated but also a highly competitive business, and he characterized the schedule of remuneration for life agents as "cockeyed," comparing it with the commissions received

on an accident policy every year it remains in force.

One of his most effective blackboard demonstrations was one for married men, with the first column headed "You" and the second "Your Family." The head of the family, he said, has many problems, his big job being family maintenance. On the family side: "So long as they have you, everything is O. K." If the family head dies, he no longer has any needs, but the family has to take over the job he used to have. If he is disabled, he still has every problem he had before, with a big plus mark representing the expense of his disability. The family still has him—"but how!" Where he was formerly an asset, he is now a liability. He is still a consumer, but no longer a producer.

Merchandising Accident-Health

The only way that accident and health insurance can be merchandised properly is by selling to meet the needs of the client, rather than loading him up with topheavy coverage or even selling level amounts, Harold M. George, United States Fidelity & Guaranty, New York, declared. Weekly indemnity and reimbursement should be stressed. If a man hasn't sufficient death indemnity, sell him life insurance, Mr. George suggested. Under the modern form of coverage, the insured receives a greater return for his premium, he said. He referred to the effort to instill fear in the prospect by the use of accident statistics and illustrations, but said he finds it preferable to create a feeling of security and satisfaction. He answered some of the objections commonly encountered.

Stating that his own experience had been in both underwriting and sales departments, Mr. George took up the contention that adverse action by the home office discourages producers. He said that a survey made by his company of 1,000 risks submitted in 1937 showed that in only 14 cases was there adverse action, including eight cancellations, five rejection and waivers and one non-renewal. He praised highly Accident & Health Week activities and the work of the general committee, headed by Harold R. Gordon.

Business to Be Proud of

E. H. O'Connor told "Why We Should Be Proud of Our Business." He emphasized the importance of accident insurance as "the first line of defense of the home." Accident and health men are really purveyors of social security. Everything a man has depends on his protective income and therefore nothing is more important than the protection of that income.

"The only reaction you get from paying a life claim is the loss of a prospect," he said, "while under an accident policy you have repeated opportunities of rendering service to your client."

W. T. Hammer, Commercial Casualty, New York, departed from the usual course of sales congress addresses in his talk on "Trends of Accident and Health Insurance," devoting his attention to trends outside of the business. He presented a graphic picture of various cooperative movements along the line of hospital and medical care.

Adams on Romance of Business

Claris Adams, president Ohio State Life, speaking on "The Romance of Our Business," told of the great part insurance has played as a stabilizing social factor. He said that without its aid it would have been much more difficult to stem the financial crisis. Every dollar it paid out went to meet a specific need. Furthermore, it has upheld the idea of thrift and individual initiative. It has set an example of stewardship and trusteeship.

He questioned the advisability of "public relations" movements, saying

that people are suspicious of manufactured propaganda, and said that the best results along that line can be secured through the men in the field.

In his talk at the luncheon, President Holtzman outlined some of the factors that may result in profit or loss to the salesman. He listed faith—"in your territory, your product, yourself," initiative, industry, imagination and, most of all, personality. He insisted that personality is not something fixed at birth and inflexible through life, but subject to modifications and improvement.

The men who have succeeded, he said, had the urge. "They wanted something—and their desires furnished the spark. 'Unless you put all you've got back of one great desire, you'll never arrive.'"

President Holtzman noted that there were 13 people at the speakers' table, which he said was quite significant in view of the prominent part that the number 13 has come to play in accident insurance. He stated that he had opened his new office in Rochester on Friday, the 13th.

The banquet was wholly informal, with an entertainment program and many introductions of celebrities by K. O. Saunders as master of ceremonies, but no speeches.

Reports on Year's Work

Reports given at the business session Friday by President Holtzman and C. T. Redfield, executive secretary, showed increases the past year in number of local associations, paid membership and association finances. Harold R. Gordon, chairman of the general committee in charge of Accident & Health Insurance Week, reviewed briefly the history of the week, told of the two innovations this year, the window display contest and the poster advertising in trade papers, and reviewed the relation of the campaign to the local associations. He said the original objective had been changed and instead of using the week primarily to publicize the business, the main purpose now is to stimulate the agents.

He asked for questions and also for reports on local activities. Contributors to that symposium were O. K. Johnson, Globe Casualty, secretary Columbus association; E. B. Brink, Mutual Benefit Health & Accident, president Detroit association; L. W. Winslow, Fireman's Fund Indemnity, president; H. M. George, U. S. F. & G., and Julius Ullmann, publicity chairman of the New York club, and George L. Dyer, Jr., Columbian National Life, president St. Louis association.

Objectives of Association

E. H. Ferguson, Great Northern Life, Chicago, former executive secretary, talked on the purposes and objectives of the national association. He said each local unit has to solve its own problems, which in many cases are not common to the entire number, and that the national body should be a clearing house for the best ideas and sales methods.

He discussed the issue that has arisen in some cases as to whether membership should be opened to agents as well as managers and general agents. In the larger centers there is no tendency in that direction but in the smaller cities the situation is quite different and he believes the organizations should be sufficiently flexible to take them all in.

The session closed with a round table discussion of local association problems with Mr. Dyer as the leader.

Automobile Rate of Fatality Down

(CONTINUED FROM PAGE 19)

forcement—there are more warnings, arrests, a general tightening up of the courts, suspended licenses—and more people are having difficulty in obtaining licenses. Safety in education is a legal requirement in schools now.

"While it is true that because of eco-

nomie difficulties the use of automobiles throughout the nation is down somewhat, I do not believe that this is a major factor. Connecticut has more cars registered than ever before, and the gasoline tax receipts are higher this year. The drop in fatalities is in no way localized, since practically every major city in the country has seen a much lower mortality rate this year. There were 19 per cent less fatalities in the first 20 weeks of 1938 than in a corresponding period of 1937."

Mr. Catlin said: "We are beginning to see the result of an awakened and interested public conscience, and that reaction is being felt particularly among those who drive. They seem to sense their responsibilities much more than heretofore."

Urges Agents to Stand for Best Companies Only

(CONTINUED FROM PAGE 21)

Manifestly, by convincing your friends and neighbors, your clients and prospective clients, that insurance—the strong, sound, mobile and dependable insurance that you sell—was devised not as a means of making you a living but as a means of granting to them the only sure safeguard against those mischances which wipe out or deplete their estates, which keeps the wheels of industry turning, which grants financial rehabilitation to the victims of adversity."

After outlining the points of advantage of dependable insurance, Mr. Taylor related a personal experience with a claim against a taxicab insured in a small mutual. Although the fault on the part of the cab driver was undisputed, Mr. Taylor finally accepted less than the amount of his claim rather than suffer the inconvenience to himself and his witnesses necessitated by the evasive tactics of the company. He was told by the attorney who handled his case that the company in question invariably resorted to such practices.

Recommends Survey Methods

Turning to specific suggestions, Mr. Taylor urged the agents to present their coverages one by one, skillfully, sympathetically, and clearly. Trying to present all the stock in trade at once gives the client the impression of a store window filled with a hodge podge of unrelated merchandise. He also urged the agents to know their coverages thoroughly and to surround them with imagination so that they may visualize the hazards to which their customers are exposed.

Of prime importance in building up a successful agency is the creation in the prospect's mind of the idea that the agent should be regarded as an insurance counsellor, that he has the ability to assist the client with insurance matters and the honesty and reliability to be trusted. He referred to his company's slogan "Consult Your Agent as You Would Your Doctor or Lawyer." The use of audits and surveys should be indispensable in convincing a client that his insurance should be built in accordance with a definite program. It enables every client, no matter what his business or profession, to see the picture of the many hazards which menace his financial well being and against which insurance is the only dependable safeguard.

Pointing out that the public is becoming more and more sold, not only on the need for insurance, but on sound and dependable protection, Mr. Taylor urged the agents not to capitulate to the enemy by taking cut-rate companies into their offices. "When they do so," he concluded, "they are weakening standard stock insurance and strengthening those types of competitors who are seeking to destroy not only standard stock insurance but the American agency system which it created."

POINTERS FOR LOCAL AGENTS

Lack of Attention Shown on Part of Agents

Commissioner J. C. Blackall of Connecticut in his talk before the Connecticut Association of Insurance Agents cited some instances that had come to the attention of the department illustrating the carelessness, indifference or ignorance of agents in handling insurance for their customers.

1. A retail food merchant asked his customer, an insurance agent, for insurance on his delivery car. A \$10,000/\$10,000/\$5,000 policy was issued showing the use of the car as "Business and Pleasure." It should have been "Commercial." An employee while delivering an order of merchandise struck and killed a pedestrian; suit was brought for \$15,000. The company is defending the suit under a reservation of rights and has invited the assured to employ counsel to protect his interest in the suit for any judgment that might be rendered in excess of the policy limits. The policyholder claims it is the only car he owns and that the agent (his customer) knew at all times the type of car that he insured and exactly what it was being used for. He said too, that no one ever called to his attention the fact that the last session of the Connecticut legislature increased the amount that could be collected for a death from \$10,000 to \$15,000.

* * *

2. A woman slipped and fell on the front steps of her friend's home who held a residence public liability policy. She convinced him that she wasn't hurt and that he need have no further concern about it. The owner says he mentioned it very casually to his agent on the street the next day and that he also felt that nothing more would be done about it and that a report to the company was entirely unnecessary. About six months later suit was brought for a very substantial sum—and the company is defending under a reservation of rights—because it received no notice until suit was filed.

* * *

4. A compensation policyholder signed fixtures and equipment showing the policyholder to be the sole and unconditional owner. A fire loss was settled on a compromise basis, slightly less than the actual loss. In negotiating the settlement, the fact was emphasized that the property covered had been purchased on a conditional bill of sale, in spite of the fact that the insurance agent's name appeared as a witness on the sales agreement.

* * *

4. A compensation policyholder signed a statement setting forth the nature of his business. The real purpose of obtaining this statement was to make certain that he was not engaged in the harvesting of ice. An employee, while operating a wood sawing rig located in the rear of a shed on the assured's premises was seriously injured. The company denied liability on the grounds that the policy was obtained through misrepresentation. The policyholder claims that the insurance agent, a relative of his wife, visited his place occasionally and knew at all times the exact nature of his business and that it included the cutting of wood. (Department has ruled that the company is on the risk, from which ruling the company has appealed.)

5. A contractor with a fleet of trucks

occasionally rented one to another contractor who was engaged in similar type of work. While one of the trucks was being so used, it was involved in an accident which resulted in a substantial property damage claim. The company denied liability for the reason that its policy specifically excluded coverage while any cars were rented unless such use was specifically declared and described in the policy. Automobile manual rule 26 A permits, with no additional premium, the occasional renting of commercial autos to others provided the auto while rented is used in the same rate classification as that of the named insured, but the agent, who knew at all times what was being done by his policyholder, should have read the policy contract and found that an endorsement was needed.

* * *

6. A doctor threatened with a suit involving malpractice conferred with his patient's attorney. After the conference, the attorney informed the doctor that in his opinion there was no basis for a suit and that he would so inform his client. The doctor considered the matter closed but later suit was instituted through a different attorney and the company is now defending under a reservation of rights for reason that it received no notice at the time the incident was first brought to the doctor's attention.

* * *

7. A retail merchant has his car insured under a policy in which its use was shown as commercial. An employee, while operating the car for a purpose not in connection with the policyholder's business injured a person. The company is defending under a reservation of rights. The agent thought that since no additional premium was

required to add the words "and pleasure" or "and occasional pleasure" no endorsement to the policy was needed.

Realty Firms in Need of Liability Protection

LANSING, MICH.—Attention of members of the Lansing Real Estate Board was called to the large liability which many realty firms are assuming without adequate insurance coverage at a meeting here by Frank B. Kase, Detroit, special agent in charge of the survey department for the Aetna Casualty's Detroit branch.

Mr. Kase said that studies made recently indicate that not more than 10 percent of potential public liability business is being written by the insurance carriers. He cited estimated public liability losses for a single year, aside from automobile, aggregating \$111,000,000, of which only \$37,000,000 was paid by the companies, the remainder representing uninsured risks.

Among the sources of liability given little thought by the average realty firm, Mr. Kase said, is that arising out of property management operations. Many cases have arisen, he said, where claims against such properties as a result of the various forms of legal liability present have been brought jointly against the owners and the management concerns, the latter standing to shoulder the entire judgment in event the co-defendant, for any reason, proves uncollectible. A damage verdict, he pointed out, may result in collection of the judgment against the more responsible of the co-defendants, in many cases this being the management firm.

Mr. Kase explained the non-owner's automobile liability contract which applies in all cases in which a realty firm's salesman or other employee uses his own car in the company's business. This coverage, while not new, was evidently new to most of the board members present and their interest indicated that this field of coverage has not been thoroughly worked by insurance agents.

Suggestions Are Given on Selling Surety Bonds

A lesson, in brief, on how to sell surety bonds was presented by E. C. Lunt, vice-president and secretary of the Great American Indemnity, to the Casualty and Surety Sales Congress of the Pennsylvania Insurance Days. Foremost in the lesson, he emphasized, was the necessity of a thorough knowledge and mastery of the subject of suretyship.

"An ignorant salesman," he said, "never knows whether he is going with his argument; everybody gets in his way; and he never arrives."

Need for Correct Knowledge

He pointed out that many agents, if called upon suddenly by an important client to procure a surety bond, are unable to render adequate service because they do not thoroughly understand why the bond is required, what dangers it involves to any company that writes it, how the dangers may be averted or at least minimized, etc. "Sometimes, if not usually, the client himself is as little informed as the agent, so that it becomes a case of the blind leading the blind, especially if the bond is one that the client is compelled to give rather than one that he is himself seeking for his own benefit and protection." If an agent knows his subject, the selling of surety bonds, he stated, is smooth sailing.

Various Types of Bonds

Obligatory bonds constitute a large part of the surety business. However, he pointed out that enterprise and ingenuity of underwriters have provided the companies with additional business. The persuasive power, however, must be coupled with a complete understanding of the subject. "Bankers' and brokers' blanket bonds now account for about one-quarter of the entire surety premium volume," he said. "Comparatively few agents understand them thoroughly and there is every chance in the world to give bankers superior service in this field.

"In the case of fidelity bonds what he needs chiefly is shoe leather. Nearly one-fifth of the surety business of all the American companies last year consisted of fidelity risks, and as much more could be put on their books without overworking anybody greatly."

Contract bonds, he termed, a more important branch of suretyship. The premiums are frequently very large. He suggested contacting those who will have ultimate award of these bonds—officials in charge of public works, contractors and builders, engineers, architects, owners, manufacturers of and dealers in products sold in large quantities to governmental bodies (supply bonds), etc.

He recommended that agents, in going after judicial, fiduciary and bankruptcy bonds, establish close and cordial relations with "some flourishing and reputable firm of attorneys."

Getting Household Values

One of the puzzling things for an owner of household property is to know how much insurance to carry because he has no inventory of what he possesses. There are always changing valuations and agents use this as an argument for getting business. They use the household inventories that can be purchased from THE NATIONAL UNDERWRITER so that a man can list his belongings and thus get an idea of value of his property. When the agent looks over this inventory he can then ascertain whether the assured has sufficient indemnity or not.

Sales Questions Answered

(FROM FIREMANS FUND RECORD)

Question: If a trailer is attached to a car insured for bodily injury or property damage will the policy be voided?

Answer: Yes, unless the trailer is also covered by like insurance in the same company. The reverse is also true if the trailer insured for the above coverages is used with any automobile not covered by like insurance in the same company, the trailer policy is void.

* * *

Question: If a valuable watch is lost by hold-up while the assured is away from home on a business trip can he recover its value under his residence burglary policy?

Answer: A residence burglary policy does not cover any loss occurring away from the premises. A watch can be insured under the personal hold-up section of the residence burglary policy for a small additional cost. The same arrangement is applicable on other valuable articles.

* * *

Question: Can the personal effects and equipment carried on a United States battleship by a naval officer be insured, and under what form of insurance?

Answer: This can be covered under a government personnel effects floater. The policy covers in continental United States and insular possessions, Canal

Zone, Dominion of Canada, British North American possessions and Haiti. It can be extended beyond these limits for an additional premium.

* * *

Question: In the safety deposit box of a local bank a client placed securities representing her life's savings. She is anxious to protect them against loss. What is the coverage needed to do this?

Answer: A securities insurance policy is the answer. This policy protects against all loss except (1) any dishonest or criminal act on the part of the assured or a partner, director, associate in interest, officer, employee, representative or relative; (2) the giving or surrendering by the assured or her authorized representative, of any security or securities in exchange for, or in purchase of, any security or securities or property or thing.

* * *

Question: If an assured should drive another car not specified in his automobile liability policy, and injure someone or damage any property, would his policy protect him?

Answer: No. The assured should consult his agent or broker and secure drive other car coverage, either the limited form for private passenger automobiles or the broad form for automobiles of any type.

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Branch Manager

Fire Policy of 1803 Found

A fire policy dated Aug. 18, 1803, covering the Mount Vernon property of the Washington family and issued to Bushrod Washington by the Mutual Assurance Society, has just been discovered by the historical records survey project of the Works Progress Administration at Washington. A. W. von Struve, chief of the periodicals section of WPA under Administrator Harry L. Hopkins, has prepared photographs of the old policy, which shows \$12,000 insurance on dwelling house, \$800 on each of two servant halls, \$640 on another dwelling house and a similar amount each on a spinning house, greenhouse and two Negro quarters, the total insurance being \$16,960, upon which the premium was \$507.66. The \$12,000 on the dwelling house was scheduled at a premium of \$346, total valuation being \$15,000. The policy was signed by Robert Mitchell, James Currie, W. DuVal.

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FIRE INSURANCE NEWS BY STATES

MIDDLE WESTERN STATES

Move Michigan Headquarters

Secretary Hildebrand to Move to Lansing to be in Contact with Legislature

LANSING—Transfer to Lansing of the Michigan Association of Insurance Agents field secretary's headquarters is expected to take place about June 17. Waldo O. Hildebrand, Muskegon, who has held the newly created position since last fall, following his appointment by the association's governing committee, agreed at the time to move to Lansing this spring with the close of the school term. He has been making his plans on that basis and is preparing to move his family here and open his office.

The governing committee stipulated that the field secretary be eventually located in Lansing because he would be on the ground to represent the organization during the legislative session and would also be in close contact with the insurance department. Lansing's central location also is advantageous to the field office which directs expansion, organization, and promotional activities and provides a "trouble-shooting" service available to local boards throughout the state. The executive secretary's office, in charge of George Brown, remains in Detroit.

Mr. Hildebrand, working in close cooperation with the association's officers, headed by Martin Mullally, Muskegon, and committee heads, has been extremely active since his appointment. He has helped organize several new local boards, has revived others, has helped stage a membership drive, and has appeared at innumerable agents' meetings in all parts of the state, including several of the important Business Development and farm committee gatherings.

Elgin, Ill., Local Agents Hold Successful Outing

The Elgin (Ill.) Board of Fire & Casualty Underwriters had its annual outing last Thursday. W. H. Jennings, Jr., of Rockford, president Illinois Association of Insurance Agents, and J. J. Beattie of the Camlin Company of that city were present. Among the casualty managers attending were Freeman Read of Chicago, Globe Indemnity; C. C. Cox of Peoria, Travelers, and W. A. Osgood, Chicago, Indemnity of North America. John Chickering, western agency superintendent of the Sun and C. G. Kuechler, manager of the Chicago and suburban department North America, were present. Ben Little of the North America's marine department at Chicago was present. Assistant Manager Arthur Moyer of the North America in charge of its western automobile business was on hand. H. M. Greenberg and Robert Bently of the Chicago office and M. H. Wallace of the Aurora office of the Western Adjustment; L. C. Thoelecke of Chicago, metropolitan manager Norwich Union, and W. A. Seely, agency superintendent Crum & Forster at Freeport, were onlookers.

D. V. Moody is president of the Elgin body and was in charge. H. W. Brown is vice-president and Minnie M. Stohr is secretary. There were some hundred present.

Illinois Agents Meeting

The annual meeting of the Illinois Association of Insurance Agents will be held at the Pere Marquette Hotel, Peoria, Nov. 16-17. President W. H. Jennings, Jr., of Rockford made the announcement this week.

St. Louis Territory Expanded

Fire Underwriters Association Changes Name to "Board" — Plan Membership Drive

ST. LOUIS—Members of the Fire Underwriters Association of St. Louis at a special meeting voted in favor of a number of amendments to the constitution and by-laws, including a change in the name to the Insurance Board of St. Louis.

The jurisdiction of the association was expanded to include the more populous sections of St. Louis county. The old Class 3 agents are entirely eliminated, while brokers and Class 2 agents may now come into the organization up to Dec. 1, without paying the customary entrance fee.

With the adoption of the amendment, Arthur F. Felker, president, announced that a campaign for new members will get underway very shortly. Memberships among the smaller agents and brokers of St. Louis county will be especially sought.

Ball Retains Council Post

In listing the newly elected officers of the Missouri Insurance Council at its recent annual meeting in Kansas City, the name of J. E. Ball of St. Louis as first vice-president was unintentionally omitted. Mr. Ball has been an enthusiastic supporter of the council and was reelected to this office which he has held since the council's inception.

Brownson Gives Address

On the evening of June 1, W. G. Brownson of Detroit, Wayne county manager of the Rhode Island and the Merchants of Rhode Island, appeared before the Battle Creek, Mich., Insurance Women's League, and discussed the standard fire insurance contract.

Bulletin on Omaha Tax

NEW YORK—Company members of the National Board have been notified by J. H. Doyle, its general counsel, that the Omaha municipal tax on agents in the city became due May 15, and must be paid before June 15. The ordinance imposes upon insurance companies of every type, whether direct writing or reinsurers, a tax of \$5 for each representative in the city, with a minimum tax of \$10 and a maximum of \$250.

Adopt Bureau Floater Rates

MILWAUKEE—The Milwaukee Board has unanimously concurred in the report submitted by the conference committee on the new personal property floater rates adopted by the Fire Insurance Rating Bureau. By resolution the board established personal property rates three years ago. Since then, the rating bureau has taken over the making of rates on marine business. The resolution now adopted recognizes the rates now made by the bureau.

Contempt Sentence Upheld

LANSING, MICH.—The Michigan supreme court upheld Judge Carr of Ingham county circuit court in the latter's imposition of a 30-day jail sentence for contempt against Clayton C. Gilliland, Detroit, who organized a group of members of the defunct Lapeer Farmers Mutual Fire to resist an assessment. Insurance department officials blame Gilliland for having upset a pending arrangement under which the Lapeer mutual's receiver, W. G. Simpson, Vassar, would have collected a large part of the

Presides Over Meeting of Indiana Local Agents



ROSS E. COFFIN, Indianapolis

President Ross E. Coffin of the Indiana Association of Insurance Agents will be in charge as presiding officer at the mid-year meeting to be held in Indianapolis, Thursday of this week.

carrier's outstanding liability of some \$84,000. The receiver has been making some progress toward collecting the total assessment which is double the amount of the proved liability.

Nebraska B. D. Meetings

A Business Development meeting will be held at Nebraska City, Neb., on June 14. Another meeting is planned for Norfolk, Neb., on June 29.

Meeting Held at Decorah, Ia.

DECORAH, IA.—A Business Development meeting will be held here Thursday with D. J. Haugen, agency chairman, and Milo Miller, Iowa Fire, field chairman. Frank Bagwell, Firemen's, will develop some selling fundamentals. Miss A. C. Whalen, local agent here, will speak on "Futility of Price Appeal." D. J. Haugen, another local agent, will give a talk. C. W. Borrett, Hanover, will outline an organized sales campaign. John A. Schultz, Great American, has taken as his subject "Selling Farm Insurance." A. J. Swenson will tell about hail insurance.

Fete Hall & Kennedy Agency

National Fire held an afternoon and evening outing in honor of the Hall & Kennedy agency of Jackson, Mich. This agency has represented the company for 67 years, and has reported to the western department office at Chicago for 50 years. Those in attendance included George H. Bell, manager western department; L. R. Hanawalt, assistant manager; C. L. Zook, state agent of Detroit; H. W. Mullins, engineer of Detroit; Clyde Smith of Lansing, former state agent of National Fire.

Defines Wisconsin Riot Liability

MILWAUKEE—The Wisconsin statute holding the city liable for damages to property or injuries to persons during riots and civil commotions, under which the supreme court recently ruled for insurance companies that had insured the Milwaukee Electric Co., in damage suits to recover from the city of Milwaukee, does not apply unless there was an unlawful assemblage of a

mob, defined as consisting of three or more persons. This was the ruling of the city attorney to the council judiciary committee, which turned down the claim of a citizen who sought damages for the shattering of a window in his home by a brick during a recent tannery strike. The brick was apparently intended for the upper flat occupied by a tannery employee.

Joint Outing in St. Louis

ST. LOUIS—General Insurors and St. Louis Fire & Marine held their joint annual stag picnic, at the Santa Maria Club. Athletic contests, cards and refreshments were provided for the 200 guests.

Miles Andrus Dies

Miles F. Andrus, 56, state agent in Nebraska for the Hardware Mutual Fire of Minnesota, died after a brief illness. He was a former resident of Grand Rapids.

Funkhouser-Smith Outing

The Funkhouser-Smith General Agency of Springfield, Ill., will entertain their agents June 28 at the Oakcrest Country Club at Springfield. The party is arranged to celebrate the fact that Funkhouser-Smith has completed 10 years as general agents for the Corroon & Reynolds companies. Vice-president E. S. Inglis, and Secretaries James A. Corroon and D. E. Chilcote will participate. The agents will be guests of the general agency for their meals, golf, refreshments and hotel accommodations.

Tax Bill Defeated

The Ohio house has defeated a proposal to let cities have broad new powers of taxation in an effort to raise funds for poor relief. Insurance interests were fearful of this proposal. If it had been adopted, cities could have laid new taxes, which might, directly or indirectly, bear heavily on insurance companies and agencies.

Big Hail Year

TOPEKA, KAN.—The biggest revival of hail insurance is taking place in Kansas this year. So far the losses have been larger than for many years, according to several general and special agents.

The Kansas wheat crop is one of the largest the state has on record from the acreage planted. The condition of the crop is reported greatly above average at this time of the season.

Yates Center, Kan., experienced the worst hail storm in its history. No building within the town escaped some damage, amounting to as much as \$300 per building.

Safety Talk in Rock Island

J. R. Palmer of Dixon, Ill., addressed the last meeting of the Rock Island Fire & Casualty Insurance Board. He is director of safety engineering for the state division of highways. He discussed the various movements that are under way to improve the automobile accident record.

The annual picnic and jamboree of the Rock Island board will be held Sept. 22 at the Rock Island Arsenal Golf Club. Company representatives and local agents from other parts of the state are invited to participate.

Three Missouri Meets

KANSAS CITY—Three Business Development meetings have been scheduled for next week by the Missouri Fire Underwriters Association. L. C. Hubbell of Springfield is agency chairman and L. B. Gribble of the Royal, Kansas City, is field chairman for the meeting in Springfield, Mo., June 15. L. H. Moore,

Travelers; R. T. Fielder, Yorkshire; H. C. Perry, New Hampshire; C. E. Bleckley, Northern Assurance; W. A. Barrett, First Bancredit; Howard Campbell, Hartford and Kansas City Fire & Marine, and W. B. McCulloch, America Fore, will speak.

On June 15 at Moberly, Mo., the program is headed by Phares K. Weis, Moberly agent, and Paul A. Schmuck, America Fore, St. Louis. D. D. Henry, American Central; Bailey Turner, North America; Robert L. Bolling, Sun; John W. Herd, Scottish Union, and Fred F. Hammett, America Fore, will speak.

The program for Jefferson City June 16 is the same as at Moberly, except that C. B. Rollins, Jr., is agency chairman.

New Home Loss Service

H. H. Chittenden, Ohio state agent of the Home of New York, announces that John R. Martin, staff adjuster in the Columbus office, will be located on the 4th floor of the Leader building in Cleveland and will supervise losses occurring in the Cleveland area, issuing drafts direct from his own office. The change is made, it is stated, to expedite service to agents.

Call Off Dinner Party

The Mutual Insurance Club of Columbus has called off its dinner party and will hold no more meetings until September.

B. D. Meet at Hillsboro

With Melvin Barclay of the Home, Curtis F. Eagle of the American of Newark; M. F. Johnson, United States Fire, and Ernest W. Kobman of the Rhode Island as the speakers, a Business Development meeting was held at Hillsboro, O., under the auspices of the Ohio Fire Underwriters Association. Adams, Brown, Clermont, Clinton and Highland counties were represented. L. H. Wiggins was chairman of the Hillsboro meeting.

Hail, Wind Damage Continues

KANSAS CITY—Hail and wind-storm damage continues in this area, particularly in southeastern Kansas and southern Missouri, according to Walter Chesnut, manager of the Western Adjustment here. The losses are average small ones, but the frequency has been high over a considerable period.

To Initiate 11 Kittens

ST. LOUIS—Eleven kittens are scheduled for initiation into the St. Louis Cats Meow at the annual spring induction exercises June 11. Frank R. Peterson, treasurer of F. D. Hirschberg & Co., as most wise and powerful meow, will preside.

Rural Rally at Napoleon, O.

Don Price, local agent of Napoleon; Earl Hager, agent at Bowling Green, and E. M. Letcher, state agent of the Continental, will address a meeting of

agents and representatives of companies writing farm insurance at Napoleon, O., Thursday. The general themes will be Cooperatives vs. the Private Profit System and Non-Agency Competition. P. W. Tribolet of Bellevue is chairman of the committee on rural business of the Ohio Association of Insurance Agents.

Murphy, Jeffries Ohio Speakers

Ray Murphy, assistant general manager Association of Casualty & Surety Executives, will address the Ohio Association of Insurance Agents at its summer meeting at the Westbrook Country Club at Mansfield June 24. L. U. Jeffries, warden of the Ohio department,

also will speak. Efforts are also being made to obtain a third speaker of national reputation. Golf will be played in the morning, with a luncheon at noon and business session in the afternoon.

St. Cloud Agents Elect

ST. CLOUD, MINN.—W. S. Niskern has been elected president of the newly revived St. Cloud Association of Insurance Agents. Irene Wilson is vice-president and Bernhard E. Young, treasurer.

Hugh Sheehy, 50, associated for many years with the W. B. Guitteau agency, Toledo, O., died in Gaylord, Mich., where he had been in a hospital for several months.

IN THE SOUTHERN STATES

Tennessee Meeting Is Held

Executive Committee of the State Association of Insurance Agents Passes on a Number of Questions

At the meeting of the executive committee of the Tennessee Association of Insurance Agents at Nashville it was decided to hold the annual meeting at the Peabody Hotel, Memphis, Oct. 13-14. A lease was signed for three years on offices at 204 Vendome building, Nashville, for the use of Manager John D. Saint. The committee authorized the holding of seven regional meetings in June, dividing the state in three sections. The eastern section will be under the general supervision of Stanley Lachman of Chattanooga, the first meeting being at Johnson City June 10 to be presided over by Will S. Keese, Jr., of Chattanooga, who is president of the Tennessee association, as chairman. Other regional meetings in the eastern section will be at Harriman, June 22, with George Oldham of Johnson City as chairman, one in Cleveland, June 21, with H. G. McMillan of Knoxville as chairman.

In the central section Victor Williams of Winchester is general chairman. The first meeting will be held at Gallatin, June 14, with A. V. Patton, Jackson, chairman. Another meeting will be held at Pulaski, June 15, with H. Phelps Smith of Nashville, chairman. The western section is under the jurisdiction of Bethel T. Hunt of Memphis. The first meeting will be held at Brownsville, June 16, with N. C. Maney of Murphysboro as chairman. Another meeting June 17 at Greenfield will be in charge of L. M. Ross of Gallatin as chairman.

Campaign for Members

In connection with these regional meetings there will be a follow-up campaign as the association is determined to reach 500 members. It has been ascertained that only 20 new agents have been appointed in Tennessee during the

last 90 days. A committee was authorized to study conditions affecting the demoralization following the multiplicity of rates and forms used by automobile companies in bodily and property damage cases. The committee discussed plans for an intensive drive beginning in September with the Business Development program.

A review was made of the relationship between the companies and agents under the new plan put into effect and there was not a single obstructive practice employed by any company or agent in Tennessee. A resolution of appreciation for the cooperation of the Tennessee field men was passed.

New local boards have been formed in Johnson City, Jackson, Dyersburg, Morristown, Murphysboro and Lebanon. There has been renewed interest in Memphis, Knoxville, Chattanooga and Nashville.

Manager Saint reported that the by-laws and constitution which were adopted March 4 have proved to be fairly adequate for all practical purposes in Tennessee. No case has arisen which has not been covered under these rules. Manager Saint reported that local boards are in process of formation in 11 points and will complete their work within the next two or three months.

As of June 3 there were 286 members. It is now at a new height in numerical standing. It is expected that within the next two months there will be 130 new members enrolled.

Fleming and Nicholson Added Virginia Speakers

T. Alfred Fleming, director of conservation of the National Board, and J. C. Nicholson, local agent of Winston-Salem, N. C., will speak at the annual convention of the Virginia Association of Insurance Agents at Hot Springs June 24-25. Mr. Nicholson, who is chairman of the accident prevention committee of the North Carolina Association of Insurance Agents, will talk on "Highway Safety."

Others who had previously accepted invitations to speak are Charles F. Liscomb, Duluth, national president; Oscar Beling, superintendent of agency system department of the Royal group, and Commissioner Bowles of Virginia.

R. E. Hawks, chairman of the membership committee of the Virginia association, is expected to report an increase in membership the past year of about 20 percent. Total enrollment now stands at 318. A few additional members are expected to be enrolled at regional meetings in northern Virginia before the convention.

The theme of the meeting will be "Knowledge intelligently applied means success."

U. S. Acts in Cotton Fire

Five men have been arrested on federal warrants in connection with the burning of the cotton warehouse of the North Alabama Warehouse Company at Scottsboro, Jan. 10. They are charged with using the mails to defraud

To Honor Kentucky Leader at Dinner in Louisville



G. R. REED

LOUISVILLE—A testimonial dinner is to be given here June 17 in honor of G. R. Reed, former president of the Kentucky Association of Insurance Agents and at present national councillor. The field men represented in the Reed Brothers office are sponsoring the affair at the conclusion of the annual meeting of the Kentucky Association of Insurance Agents. A large number of agents, officers of the state association, and company officers will attend.

Mr. Reed is a brother of Edgar W. Reed, state agent of the Sun in Kentucky and Tennessee.

and conspiracy to defraud the United States government through the use of cotton loan note agreements. They have been released on bail for preliminary hearing June 28 at Huntsville, Ala. After the fire, in cooperation with the deputy state fire marshals, the National Board searched the ruins for buckles which secured cotton bale bands and found that the number indicated about 900 fewer bales in the warehouse than was claimed. Additional evidence was later discovered. Federal authorities were quoted as saying that evidence indicated that the defendants purchased cotton from producers at 9 cents a pound regardless of grade and obtained the producer's signature to a blank producer's loan note which later was filled in for a quantity of cotton larger than that purchased. Shortly before the fire \$145,000 insurance was purchased on the warehouse.

Buy Roanoke Agency

R. C. Royer and W. C. Stephenson have purchased the Davis & Stephenson agency, Roanoke, Va. Mr. Royer becomes president and Mr. Stephenson vice-president and treasurer. Mr. Stephenson's father, the late W. C. Stephenson, served as vice-president of the agency from 1905 until his death last year.

Wins Gainesville Loss Suit

ATLANTA—M. B. Shiretzki of Gainesville was awarded a verdict for \$2,000 in the Hall county superior court against the Hanover Fire, representing the face of the policy on his building and contents, destroyed in the Gainesville tornado, involving both tornado and fire insurance liability.

The case attracted much comment because of the number of similar cases involving losses which are still pending in the local Gainesville courts. The main points of contention were the falling building clause, ownership of stock and additional insurance. The fire which destroyed Shiretzki's building was said to

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R. L. Thiele, Ass't. Mgr.
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QUEEN CITY FIRE INS. CO.

D. P. LEMEN, President

SIOUX FALLS

SOUTH DAKOTA

have spread from the store of Palmour Hardware Company. Four other buildings in the block were destroyed.

The verdict is contrary to that given in the Pruitt-Barrett Hardware case some time ago. This suit was along similar lines, and the Georgia court of appeals is now reviewing the verdict.

Oklahoma City B. D. Meeting

The Oklahoma Business Development committee has scheduled a meeting for the Norman-Oklahoma City districts June 20 at the Oklahoma University Club, Oklahoma City. John A. Bosdett is chairman. Wallace Rodgers, assistant manager Western Underwriters Association, will speak on "Organized Sales Campaign."

Fine Bunch \$500

O. S. Bunch, Gulfport, Miss., insurance agent, charged for the second time with selling insurance for a company not licensed in Mississippi, was fined \$500 and given 30 days. The complaint against Bunch was filed by Commissioner Williams, following an investigation.

Dickert to Atlanta

ATLANTA—C. R. Dickert, Fire Companies Adjustment Bureau, has been transferred from the Knoxville, Tenn., office to Atlanta. He is located in the Trust Company of Georgia building.

Florida Fund Reports

TALLAHASSEE, FLA.—Fire insurance on state owned properties is carried in the state fire insurance fund, as of May 22, 1938, as follows: Buildings, \$19,169,973, one year premium \$142,602; contents, \$4,915,975, one year premium, \$51,397. Fire insurance on state properties in insurance companies amounts to: buildings \$2,696,050, three year premium, \$39,532; contents, \$1,232,800, three year premium, \$19,563. In other words, on nearly \$28,000,000 in values on state owned properties the companies carry about \$4,000,000. In premiums the

state fund has \$193,199, the companies \$59,095.

Since the establishment of the state fund May 22, 1917, its premium income has totaled \$1,020,113 with a \$110,268 total for last year ending with May 22. Fund losses over the 21 year period have been \$215,186., with last year's losses totaling \$2,623. Total expenses of administration were \$47,501, deduction for loss of 2 percent premium tax, \$20,402; interest earnings totaled \$175,995; net earnings since creation \$913,018.

Southern Fire & Marine Luncheon

Georgia local agents who attended the annual meeting at Macon gave high praise to the Southern Fire & Marine which tendered a luncheon to the conventioners. Seven of the officials were present, President Jere Wells, A. R. Wilkerson, vice-president and underwriting manager; Dan Y. Sage, vice-president; W. L. Moore, chairman of the board, R. J. Jones, Jr., vice-president and general counsel; B. Graham West, treasurer, and A. B. Courtney, special agent. Mr. Moore spoke and welcomed the delegates.

Hail Results in Oklahoma

OKLAHOMA CITY—The 34 companies writing hail insurance on growing crops in Oklahoma in 1937 had a less favorable experience than in 1936. Premiums collected were \$479,229 and

claims paid \$258,197, the loss ratio being 53.69 percent as compared with 45.61 percent in 1936. Commissioner Read reports more hail insurance being written in the state this year than for a number of years. This is due largely to the fact that prospects in Oklahoma for an excellent small grain crop are better than they have been at any time for several years.

Roberts & Rhea Appointed

Roberts & Rhea have been appointed managers of the Merchants of Indianapolis for Texas with headquarters in the Fort Worth National Bank building in Fort Worth.

Jacksonville Agencies Merged

JACKSONVILLE, FLA.—Travis & Holmes is a new local agency here, a consolidation of Beale Travis & Co., and J. E. Holmes & Co. Beale Travis is president, J. E. Holmes, vice-president, and M. R. Blood, secretary. Mr. Travis served companies as rate expert, branch manager and general agent before establishing his agency here in 1912. Mr. Holmes, who came here from Memphis, was southeastern manager of the Continental Casualty at Atlanta, and Texas manager of the Employers Liability for some time. He returned to Jacksonville about a year ago. Mr. Blood was with the B. M. Comfort insurance agency for several years.

PACIFIC COAST AND MOUNTAIN

"Statement of Facts" Is Filed

Colorado Agents and Company Men Take Step to Improve Agency Licensing Situation in State

DENVER — In connection with the crusade being conducted by the organized agents of Colorado to cause the agents' licensing law to be enforced with greater discrimination a "statement of facts" was filed with Commissioner Cochrane this week by the Rocky Mountain Fire Underwriters Association, Colorado Association of Insurance Agents and Denver Association of Insurance Agents, all three of which are signatories to the statement. The agents attach a great deal of significance to this step and believe it will serve to improve conditions.

The statement of facts consists of an agreed recitation of practices that are pursued by company representatives, general agents and local agents in the state. Mr. Cochrane is requested to issue a ruling on the question of whether these practices constitute a violation of the Colorado agency licensing law. The companies and agents have agreed that this statement shall be submitted to the commissioner in lieu of all other evidence and that neither side will call any witnesses or submit any documents other than the statement of facts.

Makes No Investigation

The statement is to the effect that the commissioner appoints agents upon the receipt of a written notice from the company, makes no further investigation as to the qualifications of the applicant, relies on the representation of the company and issues licenses to those who are not suitable persons to be engaged in the business and do not intend to hold themselves out in good faith as agents; that the commissioner appoints representatives who have no general knowledge of the business; that he lacks funds with which to make investigations; that he assumes that the applicant is the constituted agent of the company; that a number of agents have been licensed who are not "constituted" agents and do not hold commissions of authority from their companies to issue and sign policies as provided by law; that these practices have resulted in illegal appointments of agents; that lawyers, doctors,

bookkeepers, barbers, truckmen, etc., have been appointed at the behest of companies; that the intent of the law is to require that agents be duly qualified, suitable, authorized and possess a commission of authority; that there is no provision in the law for appointment of agents other than direct representatives of a company.

The statement goes on to say that the companies do not intend to permit any other than a constituted, authorized commissioned agent to bind the company, to underwrite or sign policies and that the solicitation of those not so constituted is in behalf of regularly commissioned agents; that the licenses of those who are not properly constituted are held out to the public as a direct statement from the commissioner that the representative is an agent in fact when as a matter of fact he is merely a solicitor. The statement of facts declares that the signatories demand that the present law be strictly enforced.

The statement declares that the soliciting type of agent receives a different scale of commissions than agents who have supplies and who issue and sign policies.

Society of Brokers to Meet June 14 in San Francisco

SAN FRANCISCO — The annual meeting of the Society of Insurance Brokers of San Francisco will be held June 14. In addition to election of members of the governing committee and arbitration committee, a vote will be taken on a proposed amendment to the constitution and general rules together with a code of professional standards.

Nominated for members of the governing committee are: C. W. Battle Company, Grant-Birkholm & Co., Fred W. Boole & Co., James A. Lavensaler, French & St. Clair, Mark M. Meherin & Son and M. F. O'Brien & Blackman Co. Boole & Co., Grant-Birkholm, French & St. Clair and Mark M. Meherin are incumbents.

Bowie Detrick and Paul Nathan are nominated for the arbitration committee. The "code of professional standards" on which the members will vote covers 16 points including conduct to merit the public's trust and respect; co-operation with the Pacific Board; to continuously bear in mind the interest of the public

at large as to premium cost, coverage and all other matters pertaining to insurance; to refrain from making unverified statements regarding the solvency, reputation or status of any insurance company; to co-operate with the insurance department; to encourage such legislation as tends to safeguard the interests of the public at large and to

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further raise the standards of the insurance profession; to "recognize that premiums and return premiums which have been paid to brokers are funds held in trust and we condemn the use of such funds by the broker for any purpose other than that for which they are intended."

The amendment to the general rules will bring the constitution into conformity with the provisions of the California insurance code as regards the eligibility of applicants for licenses as agents and brokers.

Special for Brooks & Allan

Edward Johnson of Spokane, Wash., has been appointed special agent for Brooks & Allan of Seattle.

Honored for 47 Years Service

The Maurice Fisher agency, Port Angeles, Wash., has been presented a certificate in recognition of its representation of the North America for 47 years. E. W. Porep of Seattle made the presentation.

Glen Schaeffer to Be Married

Glenn A. Schaeffer of the Standard Underwriters, recently formed agency, and son of President Schaeffer of the Security Title & Trust Co., Pasadena, Cal., is to be married to Miss Barbara D. Pond. H. W. Searles, formerly of H. T. Major & Co., has been named manager of Standard Underwriters.

Lasher to Advisory Body

C. D. Lasher, Pacific Coast manager of the Home of New York, has been elected to the Washington advisory committee.

Study Denver Sprinkler Change

DENVER—A committee has been appointed by the Denver chamber of commerce, to study the problem of the city water board's readiness-to-serve charges for automatic sprinkling systems. There has been considerable agitation for repeal of the municipal charge, which has frequently prevented builders from installing sprinklers. David J. Main of Standart & Main, and Walter J. Kulp, manager Mountain States Inspection Bureau, are members of the committee.

Los Angeles Lecture Course

The California Agencies, 208 West Eighth street, Los Angeles, has completed a schedule of three lecture series for brokers, agents and solicitors. A general survey of insurance starts June 14, there being nine lectures up to the end of the year. The fire insurance

course starts June 16 and closes Dec. 8. The casualty course starts June 21 and closes Dec. 13. The marine lectures start June 23 and close Dec. 15. The surety course starts June 28 and closes Dec. 27. The miscellaneous insurance course starts June 30 and closes Dec. 29.

Hill Returns to Denver

DENVER—R. M. Hill, manager of the Fire Companies Adjustment Bureau, has returned to this office. Mr. Hill visited New York, Detroit, and Chicago.

Donnan on Tour

DENVER—Hugh Donnan, assistant western manager of the Hartford Fire, is visiting R. G. Harris, special agent at the Hartford Denver office. They will make a 10-day inspection tour of agencies.

Blanket Club Hears Horan

SEATTLE—Howard H. Horan, manager marine department General of Seattle, addressed the Seattle Blanket Club.

State Conventions Planned

SEATTLE—The annual meeting date of the Washington Agents League set for Aug. 25-26 at the Davenport Hotel, Spokane, will probably be made permanent although the officials are waiting word from the National Association of Insurance Agents to appoint a speaker to represent it. If it is impossible to have the National association's representative appear on those dates, a change will be made. The annual convention of the Oregon agents will be in Portland this year. Idaho has not yet selected its convention city or time. It is planned to have all three state meetings near together so that the National association speaker can attend them.

Wyoming Agents' Convention

The annual meeting of the Wyoming Association of Insurance Agents will be held at Casper Sept. 9-10.

San Jose Outing

The annual outing and golf tournament of the San Jose Association of Insurance Agents was featured by a baseball game between local and special agents, followed by a barbecue.

R. H. Keagy, formerly special agent for Chapman & Co., and L. A. Muesel, Seattle manager Sunset Life, have organized a new agency, the Sunset Insurance Agency, at 414 White building, Seattle.

EASTERN STATES ACTIVITIES

List New England Speakers

Senator Bridges, Liscomb, Murphy, Fleming and Selsor on Poland Spring Program

BOSTON — Speakers for the mid-summer convention of the New England State Associations of Insurance Agents at Poland Spring, Me., July 6-8, have been announced. United States Senator H. S. Bridges will talk at the opening get-together dinner the evening of July 6. C. F. Liscomb, president National Association of Insurance Agents, and Ray Murphy, assistant general manager Association of Casualty & Surety Executives, will speak July 7.

T. Alfred Fleming of the National Board and F. W. Selsor of New York City, attorney for the Fidelity & Casualty, will speak on July 8. Negotiations are under way for two more speakers.

Pennsylvania Agents' Meet Is to Be in Wernersville

HARRISBURG, PA.—The directors of the Pennsylvania Association of Insurance Agents have set Sept. 12-14 as the dates for the annual convention and Galen Hall, Wernersville, Pa., for the place. Wernersville is about eight miles west of Reading and is quite central for eastern Pennsylvania and is readily accessible to other parts of the state. Galen Hall is a modern hotel. It has a beautiful situation on South Mountain and offers an excellent golf course.

New Edition of W. Va. Handbook Is Published

The Underwriters' Hand-Book of West Virginia has been published by THE NATIONAL UNDERWRITER. This complete reference book on insurance for the state is published every two years.

This edition brings up to date the data on the state insurance-wise. It lists the agents licensed to operate in this state, showing the companies which they represent together with their addresses, members of the firm, business transacted, date established, etc. In compiling this book 8,686 licenses were received from the department divided 4,420 stock fire, 513 mutual fire, 1,903 stock casualty, 268 mutual casualty and 1,502 life. These are about the same as in the

past, the only change being an increase of 200 licenses in the stock casualty group.

Besides the list of agents is also given the complete list of companies licensed to operate in the state together with their field men, officers, etc. as well as their records of business done in the state for the past few years.

In 1937 fire companies wrote \$8,640,164 in premiums against \$7,851,519 in 1936, while the losses were \$3,475,368 as compared with \$3,329,126. The casualty companies wrote \$8,807,275 in premiums and had losses of \$3,832,070 as compared with premiums of \$7,608,853 and losses of \$3,503,359 in 1936.

The hand-book is most complete and is a worth while reference book for anyone interested in insurance in the state.

Old Fire Chief Broadcasts

HARTFORD — Last Wednesday marked the termination of the "Old Fire Chief Program," which has been a weekly radio feature in Hartford for the past nine months. Sponsored by the fire prevention committee of the Hartford chamber of commerce, of which John Ashmead, Phoenix of Hartford advertising manager, is chairman, this program has been instrumental in educating central Connecticut residents to the hazards of fires and means of prevention.

On each program, a prominent Hartford citizen chatted with "The Old Fire Chief," the action gradually fading into a dramatized episode based on a local fire, with full sound effects. A fire prevention moral was drawn from each program, but this moral was in no way strained.

Cleary Named Actuary

BOSTON—Arthur E. Cleary of Boston, who has been connected with insurance companies and held a state actuarial job in New York for a time, has been appointed actuary of the Massachusetts department by Commissioner Harrington. The position has been vacant for two years. The salary has been fixed at \$4,500. Cleary was graduated from Harvard college with an A. B. degree and cum laude in mathematics.

Plan Joint Baltimore Outing

The Insurance Society of Baltimore, Chesapeake Blue Goose and Binder Club of Baltimore are holding a joint outing at the New Annapolis Roads Club June 15.

New Jersey Roster Growing

NEWARK—Membership of the New Jersey Association of Underwriters, of which C. E. Meek, Jr., is president, is nearing the 800 mark and it is hoped it will reach 1,000 this year. D. M. Pearsall, membership chairman, and his committee are conducting a successful campaign for new members. The association is celebrating its 45th anniversary this year.

Await Roosevelt Visit

BOSTON—Process servers are awaiting the next visit of James Roosevelt, son of the President, to Boston, which will probably be on the occasion of his brother's wedding at Nahant this week, to summon him as a witness in a civil suit brought by Arthur D. Cronin, a Boston broker, against a Boston bank, alleging a breach of contract concerning insurance. James Roosevelt is a member of the firm of Sargent & Roosevelt, brokers in the office of O'Brien, Russell & Co. in Boston.

Cumberland Association Meets

Dean MacGeorge, Vineland, has been elected president of the Cumberland (N. J.) Association of Insurance Agents. W. R. Goodwin is vice-president and Lewis De Marco, Vineland, secretary

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and treasurer. State President Chas. E. Meek, Jr., State Secretary W. F. O'Brien, and past State President H. A. Faunce, now local board chairman for south Jersey, attended the dinner and meeting. Discussion and addresses centered around agency service, new forms of contracts, the Bergen Plan, and trends in the insurance business.

Plans for New Jersey Meeting

The annual meeting of the New Jersey Association of Underwriters will probably be held Sept. 15-16. The place has not been chosen but it will likely be Atlantic City or Asbury Park. F. S. Dauwalter, director of the Business Development Office, has promised to be present.

The New Jersey association now has a membership of 743. D. M. Pearsall of Westfield is membership chairman.

Camden Board Organized

The Camden County (N. J.) Underwriters Association has been formed with 40 members. W. B. Hambleton, vice-president of the New Jersey Association of Underwriters from Camden county, was chosen president. Carl Evered, first vice-president; Wilbert Mick, second vice-president; A. W. Topkis, secretary; Leon Clair, treasurer. The directors are: Charles Capell, Ellis Goodman, R. H. Harman, E. C. Hessert, Jr., L. J. Joyce, Jr., Malcolm Kraft, W. J. MacAllister, J. C. Madara, Charles Skerrett, John Steward, J. H. Todd and Aldan Truscott.

H. A. Faunce of Atlantic City, former state president, was present and spoke.

Luncheon to Harrington

BOSTON—The Insurance Society of Massachusetts will tender a luncheon to Commissioner Harrington June 20. The new commissioner is a former president of the society and one of its most active members for many years. Governor Hurley and Mayor Tobin of Boston have accepted invitations to be present.

New England Exchange Outing

BOSTON—The annual outing of the New England Insurance Exchange will be held at the Farragut, Rye, N. H., June 24. The July meeting of the exchange will be held that morning.

Brodie Springfield Speaker

SPRINGFIELD, MASS.—The Springfield Board of Fire & Casualty Underwriters heard a talk on the New England Advisory Board by its chairman, Frank W. Brodie of the Root & Boyd agency, Waterbury, Conn. A report was made by a special committee appointed to make a study of competition with direct writing mutuals and reciprocals. It is proposed that members list all risks lost to these writers with the secretary of the board, particularly mercantile and similar lines, and that a committee be appointed to contact such risks with a view to saving them to the original writers.

Pearsall Heads Union County

D. M. Pearsall, Westfield, chairman of the membership committee of the New Jersey Association of Underwriters, has been reelected president of the Union County (N. J.) Association of Underwriters. Henry Rothberg, Plainfield, is vice-president, J. H. Stevenson, Plainfield, secretary, and Herman Beck, Summit, treasurer.

Kelleher in New Post

Michael T. Kelleher, recently resigned as deputy insurance commissioner of Massachusetts, has joined Marsh & McLennan's Boston office.

Service Office at Camden, N. J.

The Hartford Fire has opened a service office in Camden, N. J., under the direction of J. E. Bentley, who has been special agent in that territory for five years. It is located in the West Jersey

Trust building. It will supervise also the Northwestern F. & M., Twin City F. & M. and Citizens. Mr. Bentley traveled in south New Jersey and Delaware, first as special agent for the Liverpool & London & Globe and later for the State of Pennsylvania, before joining the Hartford in 1933.

Atlantic City Outing

The Atlantic City, (N. J.) Association of Insurance Agents will hold a meeting and outing July 14 at the Northfield Country Club at Northfield. Members have been invited from Atlantic, Ocean, Burlington, Cape May, Gloucester and Salem counties.

Promote N. J. Insurance Course

NEWARK—Considerable progress has been made toward establishing an insurance course for members of the New Jersey Association of Underwriters and others. The committee of the association has held several meetings with Prof. L. J. Ackerman, who has charge of insurance courses at the University of Newark. The matter was brought up at mid-year meeting of the association. It is quite possible that a course may be started in the fall and definite announcement will be made early next month by the educational committee.

New Setup of Post Agency

SYRACUSE, N. Y.—The Arthur E. Post agency of Syracuse will be continued by Lyman D. Bailey in partnership with Willis H. Hills from a new location in the Onondaga County Savings Bank building. The agency was established in 1915 by the late Arthur E. Post. For the past several years it has been owned and operated by Mr. Bailey, who recently took Mr. Hills into partnership. Mr. Hills had been secretary of the Clark agency.

Insurance Women to Meet

The Insurance Women of New Jersey will hold a dinner meeting at Loft restaurant at Newark June 17.

Sign Boston Board Releases

BOSTON—Boston Board members to the number of 63 out of a total of 72 have signed releases guaranteeing immunity from suits as a result of the proposed merger in the New England Fire Insurance Rating Association, equivalent to that number of votes in favor of the merger. It is expected some delay may be experienced in a number of cases where formal votes of agency or company directors may be required to authorize releases. At the present time, however, there has apparently been no indication of active opposition to the proposed change in the way of deliberate withholding of signatures.

CANADIAN NEWS

Proposed Copyright Law Change Provokes Alarm

TORONTO—An innocent looking amendment to the copyright act is reported to be arousing considerable alarm among members of the Canadian Underwriters Association. The change may deprive the Canadian Underwriters Association of its sole rights to use the surveys made under its direction of every town and city in Canada.

The proposed amendment provides for an appeal to any federal minister "for relief" and "on being satisfied that the rights conferred by this act have been abused, the minister may order and grant such relief as he may deem just and fair in the circumstances."

"It might mean that we would be ordered to hand over our surveys to our competitors," a spokesman of the Canadian Underwriters Association declared. "They cost us and us alone hundreds of thousands of dollars and we don't like the possibility of losing them at the dis-

cretion of some minister. We want our rights to them stated specifically in legislation."

British Columbia Auto Branch Elects Officers

VANCOUVER, B. C.—New officers elected at the annual meeting of the automobile branch of British Columbia Insurance Underwriters Association are: Chairman, A. E. Bibbs, North British & Mercantile; vice-chairman, J. E. Rose, London & Lancashire; executive committee, John Anderson, Commercial

Union; W. G. Gerrard, Scottish Metropolitan; R. V. Kentish-Rankin, Sun; W. R. Sloan, Royal Exchange; J. A. Young, Employers Liability and Merchant Marine, and W. R. Brydon, Union of Canton.

A statistical report by Manager H. G. M. Wilson, showed an increase of \$281,600 in net premiums written by member companies in 1937 and a 12.2 percent improvement in loss ratio, which stand at 59.2 percent on an earned basis.

MacLachy Opposes Centralization

TORONTO—A brief presented to the royal commission on Dominion-provin-

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cial relations, by Superintendent MacLachy of New Brunswick, argues that the present division of insurance control in Canada should not be disturbed. This is in general accord with the stand of the other eastern provinces. "The standard of business conduct and ethics of insurance companies tends to vary according to the character of its local or provincial representative. A company which may do business in a strictly fair and ethical manner in one locality may be quite sharp and even unethical in another locality. Supervision as to business conduct and ethics is more a matter of supervision of the local representative than of the company," he said.

Bennett a Banquet Speaker

W. H. Bennett, secretary National Association of Insurance Agents, will be the chief banquet speaker at the annual meeting of the Ontario Fire & Casualty Insurance Agents Association at Toronto Oct. 13.

Corroon & Reynolds Appointment

TORONTO—Arthur M. Firth has been appointed inspector for eastern Ontario for Corroon & Reynolds. He formerly was resident inspector covering

eastern Ontario for Massie & Renwick of Toronto.

Alberta Hail Board Changed

Alberta has reorganized its hail insurance board, with Fred A. Hennig as manager and J. G. Elder as secretary-treasurer. The province has been divided into seven zones, with premium rates ranging from 5 to 12 percent.

Salaried Solicitors Used

TORONTO—Alleged attempts to get around regulations covering sale of insurance have been brought to the attention of Superintendent McNairn. Offenders are employing salesmen at a nominal salary and sending them out as insurance solicitors.

Present regulations demand that salesmen of fire and casualty insurance must be licensed by the provincial insurance department. At the request of the agents themselves cost of this license was recently raised to \$25 yearly, with \$5 for life insurance salesmen. A clause in the Ontario insurance act permits bona fide full time salaried employees of insurance companies to sell insurance without a license. This is the loophole which the alleged offenders are using.

the effect of the provision would be to require payment of insurance twice. It held, however, that if the requirement of the commission as to amount, which is only a minimum, is too low in the opinion of shippers they may insist as a condition of giving truckers their business that the latter increase the amount to \$25,000 or \$50,000; but this coverage must be written in insurance companies and not taken care of in the manner stated.

Levis, Bonito President, Resigns

N. K. Levis has resigned as president of Alan H. Bonito & Co., the New York marine firm. He was elected to that position some time ago following the death of Mr. Bonito. Previously he had been in charge of the Chicago office and before that had been head of the inland marine department of Marsh & McLennan in Chicago. H. R. Hayes has been designated as vice-president of Alan H. Bonito in charge pending the election of a successor president. Mr. Levis is now in Chicago.

Open Washington, D. C., Office

The Royal-Liverpool groups are opening an inland marine service office in Washington, D. C., located at 405 Southern building, 1425 H Street, N. W. This office will be under the supervision of Inland Marine Special Representative W. K. Van Arsdale, who has been servicing this territory from the New York office and will not affect the reporting of business in this field to the New York office.

Aetna Fire Changes

The Aetna Fire announces two marine department changes. A. J. Woodward has been appointed marine special agent for eastern Massachusetts, Rhode Island, New Hampshire and Maine, succeeding E. J. Gracey, resigned. Mr. Woodward, who has been marine special agent for Connecticut and western Massachusetts, will be succeeded by Eric F. Shaw, who has recently travelled in New York state as marine special agent.

Mr. Woodward has spent his entire business life with the Aetna Fire, the greater part of the time in Connecticut and western Massachusetts as marine special agent. Mr. Shaw joined the company in 1920 and has been in the marine department for eight years.

Oklahoma Results Listed

OKLAHOMA CITY—Reports of 176 companies reveal that automobile fire and theft premiums in Oklahoma in 1937 totaled \$761,435. Losses paid were \$371,384. This is an increase of 10.18 percent over the losses paid in 1936. Rates for this class of insurance were reduced 12.2 percent in June, 1937.

Collision Increase Rejected

OLYMPIA, WASH.—Commissioner Sullivan has finally rejected the proposed increase in collision rates contained in the new manual filed by the National Automobile Underwriters Association. It is expected that a corrected manual will be filed at an early date.

Commissioner Sullivan says the companies had failed to furnish adequate experience on which to base the rate increase.

Hail Losses Are Plentiful

Hail writing companies report many storms in Texas and Oklahoma. This has been a freakish season with much rain all through the great wheat growing belt and the storms have been frequent. In a number of sections the growth is very rank and falls in case of storm and with repeated rain cannot rise. It is doubtful whether the companies will make any money in Texas and Oklahoma. The harvest is on and the returns are not in. Business is coming in from the Dakotas and Canada.

Fred B. Merrill, Stillwater, Minn., local agent, is a candidate for reelection as mayor there.

Heavy Schedule for Year Reported at S. E. U. A. Meet

(CONTINUED FROM PAGE 3)

The report of Chief Engineer Pye called attention to the fact that the continuation of generally good loss experience has caused municipal officials of cities and towns throughout the territory to make numerous demands for rate reductions and reclassification. These demands have caused much additional work, both inspections and conferences. Government financed water works projects have not been as numerous as in the two previous years and have been largely confined to the smaller, and in many cases previously unprotected, towns. Much time and effort have been spent in obtaining needed improvements in unprofitable cities and towns, and considerable progress has been made in this work. The status of routine inspections on a four-year schedule remains in generally satisfactory condition. The report pointed out that the schedule of reinspection of towns every 12 to 18 months was maintained with the work at the close of the year being more nearly on a 12 months' basis.

In addition to routine work time was devoted to conferences with city officials to encourage adoption of adequate electrical ordinances and appointment of city inspectors where needed; also conferences with city inspectors and contractors regarding their electrical problems and the rules of the national electrical code. This last feature was especially important due to the issuance of the new national electrical code with its revised rules. Assistance was rendered the rural electrification authority in establishing a rural inspection system for installations in their projects. Inspectors held schools for the training of their rural inspectors and assisted them in establishing their inspection departments.

Joseph H. Hooker was reelected as vice-president and Lloyd T. Wheeler as secretary-manager.

Honor Truitt B. Sellers on His 40th Anniversary

(CONTINUED FROM PAGE 3)

dinner, all but five are still engaged in the insurance business.

Mr. Sellers was presented a watch by George Parker, manager Kentucky Actuarial Bureau. Among the speakers were E. M. Sellers, manager Indiana Inspection Bureau, a brother of Mr. Sellers; H. R. Underwood, secretary Ohio Fire Underwriters Association; R. W. Hukill, representing the Blue Goose; R. A. Myers, manager Akron office Ohio Inspection Bureau; J. W. Beck, Detroit, Michigan state agent Northern of New York, who said he was Mr. Sellers' first employee; J. M. Shaw, manager of the Cleveland office; J. F. Schaefer of the Cincinnati Fire Underwriters Association.

Among the prominent alumni who were present were:

W. D. Allen, who was with the bureau at Cleveland from 1926-1931 and is now with the Pearl at Cleveland; R. B. Atwell, with the bureau in Columbus and now associate state agent of the Merchants of Indiana; W. J. Baker in Cleveland office from 1922-1927, now with North America in Chicago; Joseph Beck with the bureau from 1902-1903, now state agent for the Northern in Detroit; A. K. Brake, electrical inspector in Wheeling 25 years ago, now runs the West Virginia Insurance Service Bureau at Buckhannon, W. Va.

Frank M. Brooks, sprinkler inspector in Columbus 25 years ago; W. F. Castle, with the bureau 1914-1919, now manager of the Firemen's in Cleveland; J. T. Crane, with the bureau in Charleston from 1906-1909, now with Patterson, Bell & Crane of that city; G. L. Eiselstein, with the bureau in 1909, working out of the Columbus office until 1922, transferred to Cleveland, remaining there until 1925, now with a local agency in

MARINE INSURANCE NEWS

New Field Is Being Opened

Estimate Millions in Premiums Returning to Producers by U. S. Treasury Action

A new field offering millions of dollars of premium income to local agents and brokers will be offered June 30 with action of the U. S. treasury in ending the practice of securing insurance on registered mail shipments of securities to and from the treasury. On and after that date the treasury neither will accept liability for such securities nor insure them, but will continue to return securities by registered mail. It thus will become necessary for banks to insure their own shipments on such securities.

The policies should be endorsed specifically to cover this liability. Inland marine underwriters point out that after June 30 all shipments to the treasury should be reported just as are all others under registered mail covers. In addition a special endorsement will be necessary in the registered mail policy as a clause in the basic form requiring examination, checking and verification of each shipment from the treasury by two persons at the treasury must be waived.

Endorsement Proposed

A suggested endorsement relates that the insured agrees to declare all such shipments except those insured by customers, but if a shipment is made to the assured without his knowledge, he will declare the market value of the shipment on the date of shipment as soon as the facts are known by him, or as soon after as is practicable.

There is daily a very large transfer of securities from and to the treasury in connection with federal reserve bank business, and much of this originates in the national banks. The values involved are very large.

Leen Advises World Trade Club on Marine Cover

Valuable advice on insurance of foreign shipments was given the World Trade Club of Indianapolis during National Foreign Trade Week, sponsored by the U. S. Department of Commerce, by P. J. Leen, superintendent western marine department Fireman's Fund, Chicago.

Marine insurance, which has brought close cooperation between bankers, steamship operators and insurance companies by securing settling agents in the

principal ports and places throughout the world, has made it possible for an export manager to handle sales to the most remote places in the world without moving from his desk, Mr. Leen said.

Shippers as a rule secure an open policy in advance covering all their foreign merchandise movements, Mr. Leen explained. Under the open policy the assured is given the privilege of issuing certificates covering individual sales, these certificates being furnished by the insurance company and containing the principal conditions appearing in the open policy, including the insuring clause.

Many persons engaged in the import business buy their products on a cost insurance and freight basis, Mr. Leen said, but it would be preferable for them to buy on a cost and freight basis alone and look after their own insurance. By so doing they will be assured as to the exact coverage on each shipment and also will know that it follows the goods through to destination rather than merely to an Atlantic or gulf coast port. Furthermore, financial data regarding the domestic companies always is available whereas this is not always true of insurance companies domiciled abroad, Mr. Leen said.

He defined "particular average," "general average," and "free of particular average," marine insurance terms which are not generally understood. These he said are more important than any others in marine insurance.

Particular average means special losses to goods are recoverable if caused by fire or a peril of the seas, such as sea water, sinking, stranding or collision, and the insurance carrier will make good the loss. General average, freely defined, is a sacrifice made for all concerned; in other words, shippers as well as shipowners absorb a proportionate share of the whole loss. When particular average is carried the insurance company also is obliged to pay the shipper's proportionate share of the loss.

Disapproves Reduction

LINCOLN, NEB.—The state railway commission has disapproved a provision in the contracts made by the Watson Brothers Trucking company with Armour, Swift and Cudahy, Omaha packers, in which the latter were to deduct 1.5 percent of the freight charges to cover insurance on their shipments of fresh meats. The commission held that as the truckers had complied with the requirement of the commission to furnish blanket insurance on all hauls as a condition of being allowed to operate

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(Continued next page)

Toledo; Frank E. Greene, general and service work in Cleveland from 1923-1936, now with the National in Cleveland.

* * *

Donald E. Herren, draftsman and inspector in Columbus office from 1910-1919, now with Everts-Tremaine-Flicker Company, Cleveland; J. C. Hiestand, with the bureau in Columbus from 1919-1920, now secretary of the Ohio Farmers; L. E. Kletzman, in Columbus office from 1921-1923, now assistant secretary American of Newark; C. B. Lovett, with bureau in Cleveland from 1920-1922, now state agent for the Pearl in Columbus.

* * *

C. F. McLaughlin, with the bureau in West Virginia from 1908-1912, now assistant superintendent, Tennessee Audit Bureau, Nashville; R. O. Matson, worked out of Columbus from 1926-1929, now assistant manager of the Illinois Inspection Bureau; V. L. Montgomery, worked out of Columbus from 1922-1925, now assistant manager Chicago office of the North America; Wm. T. Nienaber, worked in Cincinnati from 1918-1928, now with Perkins & Geoghegan, Cincinnati.

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nati; E. A. Pabody, with the bureau from 1906-1915, now with the Pabody Insurance Agency, Cleveland; G. H. Parker, now manager Kentucky Actuarial Bureau, Louisville; Robert W. Toomey, worked in Columbus from 1905-1914, now with the Ohio Insurance department.

West Virginia Men Discuss Licensing and Commissions

(CONTINUED FROM PAGE 3)

solicitation and advertising by that group.

Mr. Watts said that the committee informed Harlan Justice, deputy commissioner, that the association wants the department to rule on the safe driver reward plan, which is not yet in effect here.

The opening session was devoted largely to committee reports. George Robson, reporting for the legislative committee, said that there was danger of adverse legislation from the next legislature in its search for new sources of revenue. E. C. Nuzum, Fairmont, membership committee, reported the membership stood at 89 compared with 83 the previous year.

Constitutes Large Representation

H. S. Ellis, Huntington, secretary-treasurer, said that although the membership did not appear large numerically, it constituted a large representation of the regularly established agencies. He declared that there would be a "mad fight" for additional tax sources in the state legislature which meets next January. Multiple agency appointments are still a problem, as well as the appointment of financial institutions as agents. Effort is being continued to increase agents' commissions. The treasury is in healthy shape with a substantial gain over last year in its bank balance, Mr. Ellis said.

Committees Appointed

President Pollock made the following committee appointments: Auditing, H. H. Keim, chairman, Elkins; Everett Sayre, Beckley; H. Summers, Huntington; resolutions, C. W. Evans, chairman, Fairmont; R. A. Foose, Wheeling; F. L. Summers, Parkersburg; nominating, C. W. Thornburg, chairman, Huntington; E. C. Nuzum, Fairmont; G. K. Wheat, Wheeling; Joe Park, Parkersburg; George Robson, Charleston.

E. A. Ingersoll, president Parkersburg Board of Commerce, and J. A. Shrewsbury, Parkersburg, welcomed the members, the response being given by C. W. Evans, Fairmont.

Banquet Is Held

B. Conway Taylor, U. S. F. & G., Baltimore, and G. W. Scott, assistant secretary National Association of Insurance Agents, New York City, were banquet speakers.

The theme that "knowledge is power" was developed by Mr. Scott, who discussed the educational activities of the various state associations. The agent not fortified by knowledge is left behind for the law of self-preservation is the law of nature, he said. Mr. Scott discussed the New York and Pennsylvania agents qualification laws, which he cited as examples of a reasonable type of regulatory legislation. He mentioned the appointments of public relations men by the Association of Casualty & Surety Executives and the National Board of Fire Underwriters as an indication that the companies appreciate the importance of that factor in business.

Mr. Scott suggested that new members have to be sold on the aims and objectives of agents association work. Put the burden of proof on the non member so that he will be obliged to show the public why he is not a member of his trade association, Mr. Scott said.

President T. H. Pollock in his address said that local issues have no place in a state meeting. A local board should be able to solve nearly all local problems. When it is not, it should bring

the matter to the attention of the state executive committee. Something should be done in West Virginia, he said, to bring about a more stringent licensing act. Even under the present statutes, he said, the insurance commissioner has full authority to require reasonable evidence of the qualification of an applicant. The commissioner, he said, should require more stringent proof of competency.

The West Virginia association reached a high mark in membership, but there are a number yet who are on the outside. He said in his judgment that an agent who has to be high pressured to be brought into the organized ranks does not long remain in the fold. Present members, he said, can do much to enlarge the roll.

A number of complaints, he said, had come to his desk, but when he looked into them he found they were largely local. He said in such cases documentary evidence should be secured to support charges. In almost all instances he finds that these charges are made by suspicion.

Financing Helps Sales

Dissenting sharply from those who blame some of the country's troubles on too much salesmanship, G. A. Snider, Cincinnati, manager First Bancredit Corporation, maintained that people in the United States, despite their tremendous purchasing power, lack many of the necessities of life and that salesmanship is the only answer to their needs. The situation, he declared, exists in every line, and is particularly true in insurance. He pointed out how intelligent salesmanship has brought success to new products in some of the most fiercely competitive lines.

Insurance salesmanship, according to Mr. Snider, means in many cases convincing a client that he needs a variety of coverages, the premium for which may be beyond his ability to pay at once on a cash basis. Premium financing plans come to the agent's assistance and permit him to make many a complete sale which would otherwise be impossible. It is not only a defensive measure to retain business, as many insurance men have wrongly concluded, but an outstanding means of creating business. He outlined the features of his company's budget plan, pointing out its safety, low rates and protection of the agent.

Analysis of the Business

Last year, reported Mr. Snider, his company financed more than 150,000 separate policies. For one insurance company more than \$1,000,000 in premiums was handled and an analysis indicated that 58 percent of these premiums represented new business. In the life insurance field the increased volume has been due to concentrated and intelligent selling, plus monthly and quarterly premiums. Mr. Snider pointed out that the interest charge for fire and casualty premium financing is considerably less than that charged life insurance policyholders on fractional premiums.

R. D. Watts of Beckley who was chosen president served during the year as executive committee chairman.

Wants Rate Making Bureau

Deputy Commissioner Harlan Justice said that the auditor's office would ask the legislature at its next session for power to establish a rate making bureau in that office so as to secure more equitable fire rates in the state, which Mr. Justice considers excessive at the present time.

Walter Falk, Royal-Liverpool groups, New York, stated that "unless the co-operative movement is nipped in the bud, we may all be fighting for an existence." He criticized the governmental subsidy of certain cooperatives and the granting to them of tax exemptions.

The West Virginia financial responsibility law was analyzed by T. J. Neff, Wheeling. It provides revocation of a drivers' license if an unsatisfied judgment of \$50 or more is returned and in the event of failure to provide proof

Always a Bridesmaid But Never a Bride



SCOTT NIXON, Augusta, Ga.

Scott Nixon, well known local agent at Augusta, Ga., redoubtable, determined, persistent, hopeful, ambitious, has been inviting the National Association of Insurance Agents to hold its mid-year convention in his city for many years. He got out special literature, made a personal appeal to the executive committee and at times hung out signs in the lobby of the hotel in which the meeting was held. For some reason or other Scott Nixon has always been sidetracked. One diplomatic excuse after another was dug up but he never acknowledged defeat. The big day in his life would be when the National association decides to meet in Augusta.

During the last two years he has remained a silent spectator but has been developing sentiment in favor of Augusta underneath the surface. Now he blazes forth again with more excellent hotel facilities and is urging the National association to hold its 1940 mid-year convention in Augusta. He carried the message to the Georgia association's annual meeting and it was approved, ratified, endorsed and properly vided. He is taking time by the forelock and is looking a year ahead.

of financial responsibility which may be either an insurance policy or a surety bond. The law provides that judgments may be paid in installments, the amount and time to be fixed by the court.

R. A. Foose on Rate Setup

R. A. Foose, Wheeling, took exception to some of Mr. Justice's remarks on fire rates, stating that the West Virginia fire rate structure leaves nothing to be ashamed of when the true facts in the case are carefully examined.

The New York simplified standard fire policy, which will be up for consideration at the Quebec meeting of the insurance commissioners, was explained by H. H. Keim, Elkins.

C. H. Merkel, Wheeling, pointed out that the law regulating payment of commissions to countersigning agents of casualty and surety policies originating with out of state licensed agents and brokers was not clear. The question will be studied by the executive committee.

The policy of some FHA office managers in securing agency licenses and using their position to write insurance on homes on which loans were made was criticized by E. C. Nuzum, Fairmont.

C. W. Evans, Fairmont, resolutions committee chairman, and H. H. Keim, Elkins, auditing committee chairman, reported for those committees.

John J. Bampfild, 77, head of the insurance firm of Mortimer & Bampfild, Niagara Falls, Ont., died suddenly.

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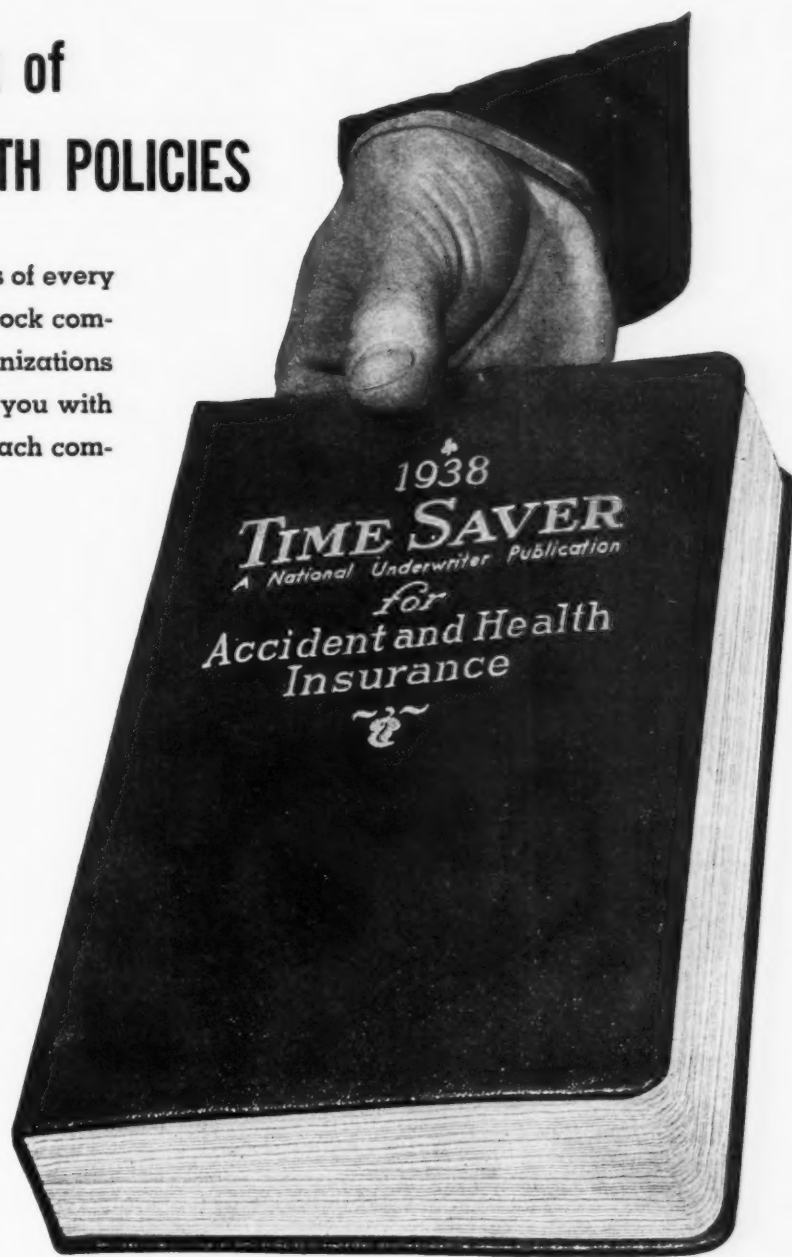
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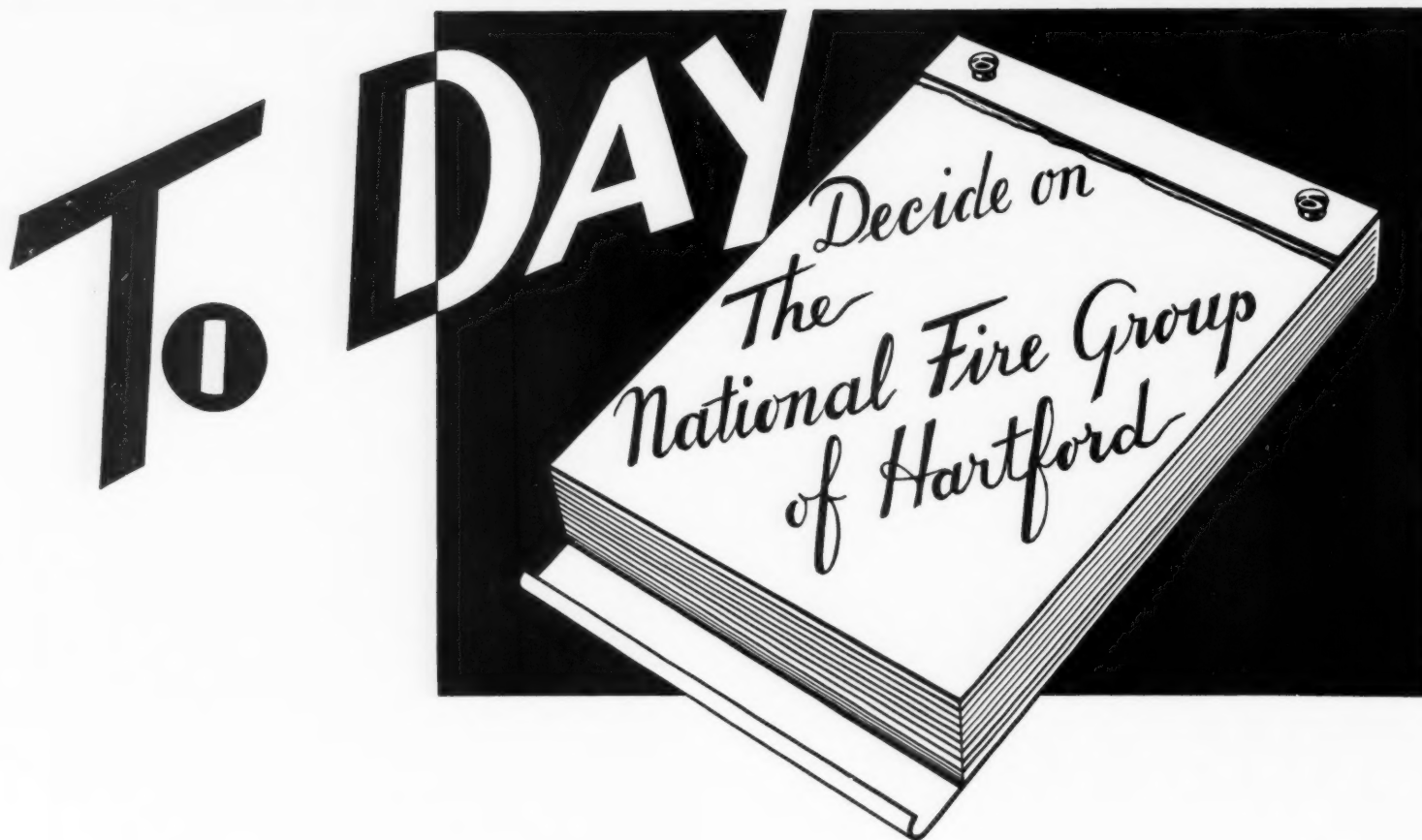
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